

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2023

Collection Period: 03/01/23 to 03/31/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					February 28, 2023	Change	March 31, 2023	
1	Principal Balance				\$317,361,649.18	(\$4,687,004.46)	\$312,674,644.72	
2	Accrued Interest				\$5,053,063.71	\$34,869.70	\$5,087,933.41	
3	Accrued ISP				\$16,940.38	\$8,180.02	\$25,120.40	
4	Accrued SAP				\$2,195,595.95	\$1,154,562.67	\$3,350,158.62	
5	Total Principal And Accrued Interest Balance				\$324,627,249.22	(\$3,489,392.07)	\$321,137,857.15	
6	Fund Accounts Balance				\$15,722,515.18	(\$5,107,778.24)	\$10,614,736.94	
7	Total Student Loans And Fund Balance				\$340,349,764.40	(\$8,597,170.31)	\$331,752,594.09	
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]		146	(1)	145	
3	Number of Loans				21,237	(180)	21,057	
4	Number of Borrowers				10,959	(88)	10,871	
C. Notes and Certificates								
				3/31/2023	Balance		Balance	% of
			CUSIP	Int. Rate	February 28, 2023	Change	March 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	4.66000%	\$53,400,000.00	\$0.00	\$53,400,000.00	14.77%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	4.74000%	\$39,050,000.00	\$0.00	\$39,050,000.00	10.80%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	4.74000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.57%
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	4.74000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.30%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	4.74000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.30%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	4.74000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.30%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	4.66000%	\$40,800,000.00	\$0.00	\$40,800,000.00	11.29%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	4.74000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.45%
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	5.34371%	\$29,440,000.00	(\$1,484,000.00)	\$27,956,000.00	7.73%
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	4.66000%	\$18,300,000.00	(\$6,550,000.00)	\$11,750,000.00	3.25%
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	4.66000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.22%
20	Total Notes and Certificates			4.75826%	\$369,490,000.00	(\$8,034,000.00)	\$361,456,000.00	100.00%
D. Fund Balances								
					February 28, 2023	Change	March 31, 2023	
1	Acquisition Fund				\$0.00	\$0.00	\$0.00	
2	Administration Fund				\$52,723.16	(\$3,242.63)	\$49,480.53	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund				\$7,627,332.93	(\$697,814.91)	\$6,929,518.02	
5	Debt Service Fund - Interest Account				\$1,491,816.24	(\$730,339.28)	\$761,476.96	
6	Debt Service Fund - Principal Account				\$3,688,561.85	(\$3,676,381.42)	\$12,180.43	
7	Total Fund Accounts Balance				\$15,722,515.18	(\$5,107,778.24)	\$10,614,736.94	

ACCESS GROUP, INC.

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

Report Date: April 25, 2023
Collection Period: 03/01/23 to 03/31/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		3/31/2023	3/31/2023	3/31/2023
A. Student Loan Cash Principal Activity				
1	Borrower Payments - Total	(\$4,376,494.47)	(\$4,272,205.72)	(\$104,288.75)
2	Claim Payments	(\$370,940.99)	(\$370,940.99)	\$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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$4,747,435.46)	(\$4,643,146.71)	(\$104,288.75)
B. Student Loan Non-Cash Principal Activity				
1	Capitalized Interest	\$68,334.38	\$59,645.77	\$8,688.61
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	(\$7,903.38)	(\$7,902.75)	(\$0.63)
4	Total Adjustments	(\$7,903.38)	(\$7,902.75)	(\$0.63)
5	Total Non-Cash Principal Activity	\$60,431.00	\$51,743.02	\$8,687.98
C. Total Student Loan Principal Activity		(\$4,687,004.46)	(\$4,591,403.69)	(\$95,600.77)
D. Student Loan Cash Interest Activity				
1	Borrower Payments - Total	(\$613,586.77)	(\$598,450.03)	(\$15,136.74)
2	Claim Payments	(\$17,621.91)	(\$17,621.91)	\$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	(\$36.35)	(\$35.29)	(\$1.06)
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	(\$631,245.03)	(\$616,107.23)	(\$15,137.80)
E. Student Loan Non-Cash Interest Activity				
1	Borrower Accruals	\$726,791.44	\$705,050.07	\$21,741.37
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,180.02	\$7,487.92	\$692.10
3	Special Allowance Payments - Accrued	\$1,154,562.67	\$1,127,777.08	\$26,785.59
4	Capitalized Interest	(\$68,334.38)	(\$59,645.77)	(\$8,688.61)
5a	Small Balance and Other Adjustments	(\$466.88)	(\$522.96)	\$56.08
5b	Adjustments - Write-offs	\$0.01	\$0.01	\$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	(\$466.87)	(\$522.95)	\$56.08
6	Fee Accruals	\$8,124.54	\$7,552.36	\$572.18
7	Total Non-Cash Interest Activity	\$1,828,857.42	\$1,787,698.71	\$41,158.71
F. Total Student Loan Interest Activity		\$1,197,612.39	\$1,171,591.48	\$26,020.91

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		March 31, 2023		
	1 Beginning Balance	\$6,116,705.32		
	2 Transfers to Other Funds	(\$6,116,705.32)		
	3 Amount received in the collection account related to the collection period	\$5,829,994.95		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$370,940.99		
	8 Guarantee Payments of Interest	\$17,621.91		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$40,209.92		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$6,258,767.77			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$119,010.62	\$119,010.62	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$280,616.11	\$280,616.11	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,302,700.90	\$1,302,700.90	\$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	\$324,286.87	\$324,286.87	\$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	\$479,333.33	\$479,333.33	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,752,819.94	\$3,752,819.94	\$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	\$6,258,767.77	\$6,258,767.77	\$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)		\$6,258,767.77	\$6,258,767.77	\$0.00
B.	Administration Funds		\$399,626.73	\$5,859,141.04	\$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		\$5,859,141.04	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,859,141.04	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$401,023.32		\$5,458,117.72	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$139,588.13		\$5,318,529.59	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,318,529.59	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,318,529.59	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$130,376.86		\$5,188,152.73	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$146,022.41		\$5,042,130.32	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$146,022.41		\$4,896,107.91	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$145,843.68		\$4,750,264.23	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,750,264.23	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$120,340.94		\$4,629,923.29	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$4,629,923.29	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$4,629,923.29	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$73,483.15		\$4,556,440.14	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,556,440.14	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,302,700.90		
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		\$4,556,440.14	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$4,556,440.14	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$4,556,440.14	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$4,556,440.14	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$4,556,440.14	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$4,556,440.14	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$4,556,440.14	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$4,556,440.14	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$4,556,440.14	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$4,556,440.14	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,556,440.14	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$4,556,440.14	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$4,556,440.14	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$4,556,440.14	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$4,556,440.14	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,556,440.14	\$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	\$84,896.75		\$4,471,543.39	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$70,419.62		\$4,401,123.77	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$168,970.50		\$4,232,153.27	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$324,286.87		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$4,232,153.27	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$479,333.33		\$3,752,819.94	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,752,819.94		\$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	\$333,500,000.00
	2 Interest net of FRN allocation	\$1,831,272.98
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$119,010.62
	5 Minus amounts required..ED..guarantee agencies	\$270,712.64
	6 Minus defaulted during the month	\$7,269.61
	7 Minus auction note and trustee fees	\$9,053.01
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.13%
	Net Loan Rate	5.13%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$321,137,857.15
	2 Fund Balances	\$10,666,452.82
	3 Senior Notes Interest	\$414,562.11
	4 Senior Notes Outstanding	\$295,506,000.00
	Senior Asset Percentage	112.14%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$321,137,857.15
	2 Fund Balances	\$10,666,452.82
	3 All Notes Interest	\$494,037.43
	4 All Notes Outstanding	\$361,456,000.00
	Subordinate Asset Percentage	91.66%

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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	677	\$3,183,807.09	1.02%
	2 UnSubsidized Stafford	674	\$4,924,735.20	1.58%
	3 Consolidation	19,706	\$304,566,102.43	97.41%
	4 Total By Loan Type Distribution	21,057	\$312,674,644.72	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	214	\$3,664,455.16	1.17%
	4 Forbearance	254	\$5,548,829.04	1.77%
	5 Repayment	20,554	\$302,655,137.98	96.80%
	6 Claims	33	\$789,048.49	0.25%
7 Total By Borrower Status Distribution	21,057	\$312,674,644.72	100.00%	
C.	School Type Distribution:			
	1 Graduate	20,941	\$312,350,851.06	99.90%
	2 Undergraduate	116	\$323,793.66	0.10%
	3 Total By School Type Distribution	21,057	\$312,674,644.72	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	\$15,876.84	0.31%	98	\$1,896,388.18	0.61%
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	\$15,876.84	0.31%	98	\$1,896,388.18	0.61%
D. REPAYMENT:									
Active									
Current	540	\$2,524,468.27	77.53%	549	\$3,992,610.24	78.76%	18,361	\$277,066,009.81	89.54%
1-29 Days Delinquent	45	\$236,603.56	7.27%	44	\$356,977.09	7.04%	590	\$12,784,238.59	4.13%
30-59 Days Delinquent	13	\$66,331.95	2.04%	11	\$83,319.67	1.64%	151	\$3,562,728.06	1.15%
60-89 Days Delinquent	9	\$59,775.75	1.84%	8	\$81,390.96	1.61%	71	\$2,784,354.28	0.90%
90-119 Days Delinquent	1	\$10,618.38	0.33%	1	\$15,580.72	0.31%	40	\$898,548.22	0.29%
≥ 120 Days Delinquent	5	\$22,739.51	0.70%	4	\$21,960.49	0.43%	111	\$2,706,468.18	0.87%
E. Deferment:									
Current	31	\$182,442.64	5.60%	27	\$263,129.07	5.19%	58	\$1,478,058.81	0.48%
F. Forbearance:									
Current	28	\$130,055.94	3.99%	25	\$210,692.20	4.16%	201	\$5,487,832.81	1.77%
G. Claims	4	\$16,327.21	0.50%	4	\$27,562.19	0.54%	25	\$772,587.51	0.25%
H. TOTAL REPAYMENT	676	\$3,249,363.21	99.79%	673	\$5,053,222.63	99.69%	19,608	\$307,540,826.27	99.39%
I. TOTAL PORTFOLIO	677	\$3,256,264.21	100.00%	674	\$5,069,099.47	100.00%	19,706	\$309,437,214.45	100.00%
J. GRAND TOTAL					\$317,762,578.13				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2023

Collection Period: 03/01/23 to 03/31/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period	03/01/23 to 03/31/23
	Reporting Date	04/25/23
A.	1 ABS Notes Outstanding	\$361,456,000
B.	1 Total Principal Balance	\$312,674,645
	2 Total Fund Accounts Balance	\$10,614,737
	3 Total Principal and Accrued Interest Balance	\$321,137,857
	4 Number of Loans	21,057
	5 Number of Borrowers	10,871
C.	1 Borrower Payments- Principal	\$4,376,494
	2 Borrower Payments- Interest	\$613,587
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$119,011
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	145
F.	1 Senior Notes Outstanding	\$295,506,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$8,034,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.13%
	6 Senior Asset Percentage	112.14%
	7 Subordinate Asset Percentage	91.66%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23	March-23
Reporting Date		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	4/25/2023
A.	1 Asset Backed Securities	\$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	\$361,456,000
B.	1 Total Principal Balance	\$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	\$312,674,645
	2 Total Fund Accounts Balance	\$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	\$10,614,737
	3 Total Principal and Accrued Interest Balance	\$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	\$321,137,857
	4 Number of Loans	24,453	24,091	23,763	23,370	23,069	22,730	22,029	21,533	21,387	21,237	21,057
	5 Number of Borrowers	12,537	12,365	12,223	12,029	11,870	11,707	11,352	11,101	11,034	10,959	10,871
C.	1 Borrower Payments- Principal	\$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	\$4,376,494
	2 Borrower Payments- Interest	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718	\$658,858	\$613,587
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867	\$120,384	\$119,011
	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%	2.76%	2.76%	2.77%	2.77%	2.77%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	153	152	151	151	150	149	148	148	147	146	145
F.	1 Senior Notes Outstanding	\$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	\$295,506,000
	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	\$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	\$8,034,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.67%	2.01%	2.61%	2.88%	3.37%	3.84%	4.28%	4.76%	4.74%	4.66%	5.13%
	6 Senior Asset Percentage	109.02%	109.23%	109.48%	109.80%	110.09%	110.47%	110.73%	110.99%	111.54%	111.82%	112.14%
	7 Subordinate Asset Percentage	92.65%	92.60%	92.57%	92.48%	92.42%	92.31%	92.28%	92.25%	91.98%	91.83%	91.66%