

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 25, 2023

Collection Period: 04/01/23 to 04/30/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						March 31, 2023	Change	April 30, 2023		
1	Principal Balance					\$312,674,644.72	(\$3,251,449.83)	\$309,423,194.89		
2	Accrued Interest					\$5,087,933.41	\$51,373.17	\$5,139,306.58		
3	Accrued ISP					\$25,120.40	\$8,056.25	\$33,176.65		
4	Accrued SAP					\$3,350,158.62	\$1,175,792.24	\$4,525,950.86		
5	Total Principal And Accrued Interest Balance					\$321,137,857.15	(\$2,016,228.17)	\$319,121,628.98		
6	Fund Accounts Balance					\$10,614,736.94	(\$1,416,539.44)	\$9,198,197.50		
7	Total Student Loans And Fund Balance					\$331,752,594.09	(\$3,432,767.61)	\$328,319,826.48		
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]		145	0	145		
3	Number of Loans					21,057	(138)	20,919		
4	Number of Borrowers					10,871	(59)	10,812		
C. Notes and Certificates										
						4/30/2023	Balance	Balance	% of	
			CUSIP	Int. Rate		March 31, 2023	Change	April 30, 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	5.13000%	\$53,400,000.00	\$0.00	\$53,400,000.00	14.93%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1			A-4 ARC	00432CAN1	4.66000%	\$39,050,000.00	\$0.00	\$39,050,000.00	10.92%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1			B ARC	00432CAP6	4.66000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.64%
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	4.66000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.42%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1			A-4 ARC	00432CBA8	4.66000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.42%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1			A-5 ARC	00432CBB6	4.66000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.42%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1			A-6 ARC	00432CBC4	5.13000%	\$40,800,000.00	\$0.00	\$40,800,000.00	11.41%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1			B ARC	00432CBE0	4.66000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.51%
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%	\$27,956,000.00	\$0.00	\$27,956,000.00	7.82%
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	5.13000%	\$11,750,000.00	(\$3,750,000.00)	\$8,000,000.00	2.24%
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	5.13000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.29%
20	Total Notes and Certificates					4.87728%	\$361,456,000.00	(\$3,750,000.00)	\$357,706,000.00	100.00%
D. Fund Balances										
						March 31, 2023	Change	April 30, 2023		
1	Acquisition Fund					\$0.00	\$0.00	\$0.00		
2	Administration Fund					\$49,480.53	\$1,675.27	\$51,155.80		
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund					\$6,929,518.02	(\$2,306,721.42)	\$4,622,796.60		
5	Debt Service Fund - Interest Account					\$761,476.96	\$406,353.44	\$1,167,830.40		
6	Debt Service Fund - Principal Account					\$12,180.43	\$482,153.27	\$494,333.70		
7	Total Fund Accounts Balance					\$10,614,736.94	(\$1,416,539.44)	\$9,198,197.50		

ACCESS GROUP, INC.

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

Report Date: May 25, 2023
Collection Period: 04/01/23 to 04/30/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		4/30/2023	4/30/2023	4/30/2023
1	Borrower Payments - Total	(\$3,072,131.98)	(\$3,028,681.11)	(\$43,450.87)
2	Claim Payments	(\$212,049.30)	(\$211,967.47)	(\$81.83)
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	(\$3,284,181.28)	(\$3,240,648.58)	(\$43,532.70)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$37,325.48	\$35,271.34	\$2,054.14
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	(\$4,594.03)	(\$4,586.13)	(\$7.90)
4	Total Adjustments	(\$4,594.03)	(\$4,586.13)	(\$7.90)
5	Total Non-Cash Principal Activity	\$32,731.45	\$30,685.21	\$2,046.24
C.	Total Student Loan Principal Activity	(\$3,251,449.83)	(\$3,209,963.37)	(\$41,486.46)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$608,106.67)	(\$594,771.50)	(\$13,335.17)
2	Claim Payments	(\$7,986.04)	(\$7,985.22)	(\$0.82)
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	(\$56.48)	(\$56.48)	\$0.00
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	(\$616,149.19)	(\$602,813.20)	(\$13,335.99)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$697,683.90	\$676,854.35	\$20,829.55
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,056.25	\$7,306.30	\$749.95
3	Special Allowance Payments - Accrued	\$1,175,792.24	\$1,148,171.28	\$27,620.96
4	Capitalized Interest	(\$37,325.48)	(\$35,271.34)	(\$2,054.14)
5a	Small Balance and Other Adjustments	(\$244.64)	(\$97.17)	(\$147.47)
5b	Adjustments - Write-offs	(\$0.11)	(\$0.10)	(\$0.01)
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	(\$244.75)	(\$97.27)	(\$147.48)
6	Fee Accruals	\$7,408.69	\$6,995.18	\$413.51
7	Total Non-Cash Interest Activity	\$1,851,370.85	\$1,803,958.50	\$47,412.35
F.	Total Student Loan Interest Activity	\$1,235,221.66	\$1,201,145.30	\$34,076.36

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		April 30, 2023		
	1 Beginning Balance	\$6,258,767.77		
	2 Transfers to Other Funds	(\$6,258,767.77)		
	3 Amount received in the collection account related to the collection period	\$2,973,649.49		
	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	\$212,049.30		
	8 Guarantee Payments of Interest	\$7,986.04		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$51,715.88		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$3,245,400.71			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$117,252.99	\$117,252.99	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$277,097.08	\$277,097.08	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,320,632.71	\$1,320,632.71	\$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	\$259,526.44	\$259,526.44	\$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	\$791,558.16	\$791,558.16	\$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	\$3,245,400.71	\$3,245,400.71	\$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)		\$3,245,400.71	\$3,245,400.71	\$0.00
B.	Administration Funds		\$394,350.07	\$2,851,050.64	\$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		\$2,851,050.64	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$2,851,050.64	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$210,139.68		\$2,640,910.96	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$153,669.56		\$2,487,241.40	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$2,487,241.40	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$2,487,241.40	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$160,752.92		\$2,326,488.48	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$160,752.92		\$2,165,735.56	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$160,752.92		\$2,004,982.64	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$321,740.64		\$1,683,242.00	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$1,683,242.00	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$124,490.63		\$1,558,751.37	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$1,558,751.37	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$1,558,751.37	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$28,333.44		\$1,530,417.93	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$1,530,417.93	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,320,632.71		
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		\$1,530,417.93	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$1,530,417.93	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$1,530,417.93	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$1,530,417.93	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$1,530,417.93	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$1,530,417.93	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$1,530,417.93	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$1,530,417.93	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$1,530,417.93	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$1,530,417.93	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$1,530,417.93	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$1,530,417.93	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$1,530,417.93	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$1,530,417.93	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$1,530,417.93	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$1,530,417.93	\$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	\$93,461.00		\$1,436,956.93	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$77,523.44		\$1,359,433.49	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$88,542.00		\$1,270,891.49	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$259,526.44		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$1,270,891.49	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$479,333.33		\$791,558.16	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$791,558.16		\$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	\$329,750,000.00
	2 Interest net of FRN allocation	\$1,811,481.13
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$117,252.99
	5 Minus amounts required..ED..guarantee agencies	\$267,934.86
	6 Minus defaulted during the month	\$5,159.88
	7 Minus auction note and trustee fees	\$8,649.96
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.15%
	Net Loan Rate	5.15%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$319,121,628.98
	2 Fund Balances	\$9,239,346.32
	3 Senior Notes Interest	\$589,492.37
	4 Senior Notes Outstanding	\$291,756,000.00
	Senior Asset Percentage	112.34%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$319,121,628.98
	2 Fund Balances	\$9,239,346.32
	3 All Notes Interest	\$685,847.90
	4 All Notes Outstanding	\$357,706,000.00
	Subordinate Asset Percentage	91.60%

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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	673	\$3,165,896.35	1.02%
	2 UnSubsidized Stafford	669	\$4,901,159.48	1.58%
	3 Consolidation	19,577	\$301,356,139.06	97.39%
	4 Total By Loan Type Distribution	20,919	\$309,423,194.89	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	208	\$3,383,287.30	1.09%
	4 Forbearance	230	\$5,714,503.32	1.85%
	5 Repayment	20,446	\$299,484,294.11	96.79%
	6 Claims	33	\$823,936.11	0.27%
7 Total By Borrower Status Distribution	20,919	\$309,423,194.89	100.00%	
C.	School Type Distribution:			
	1 Graduate	20,804	\$309,101,954.47	99.90%
	2 Undergraduate	115	\$321,240.42	0.10%
	3 Total By School Type Distribution	20,919	\$309,423,194.89	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	\$15,900.80	0.31%	94	\$1,744,877.11	0.57%
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	\$15,900.80	0.31%	94	\$1,744,877.11	0.57%
D. REPAYMENT:									
Active									
Current	526	\$2,521,203.22	77.80%	540	\$4,020,351.14	79.63%	18,126	\$272,200,427.05	88.88%
1-29 Days Delinquent	49	\$234,735.64	7.24%	49	\$369,403.27	7.32%	716	\$14,180,873.83	4.63%
30-59 Days Delinquent	10	\$44,455.26	1.37%	9	\$46,795.33	0.93%	136	\$3,709,624.46	1.21%
60-89 Days Delinquent	9	\$53,280.58	1.64%	8	\$53,145.44	1.05%	92	\$2,436,940.09	0.80%
90-119 Days Delinquent	7	\$52,816.16	1.63%	6	\$78,037.47	1.55%	34	\$1,132,151.80	0.37%
≥ 120 Days Delinquent	5	\$22,825.28	0.70%	4	\$22,041.03	0.44%	120	\$2,918,649.94	0.95%
E. Deferment:									
Current	35	\$189,108.38	5.84%	27	\$259,615.32	5.14%	52	\$1,337,186.20	0.44%
F. Forbearance:									
Current	27	\$98,971.93	3.05%	22	\$156,074.47	3.09%	181	\$5,804,032.92	1.90%
G. Claims	4	\$16,372.70	0.51%	3	\$27,544.79	0.55%	26	\$808,158.86	0.26%
H. TOTAL REPAYMENT	672	\$3,233,769.15	99.79%	668	\$5,033,008.26	99.69%	19,483	\$304,528,045.15	99.43%
I. TOTAL PORTFOLIO	673	\$3,240,670.15	100.00%	669	\$5,048,909.06	100.00%	19,577	\$306,272,922.26	100.00%
J. GRAND TOTAL					\$314,562,501.47				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 25, 2023

Collection Period: 04/01/23 to 04/30/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period	04/01/23 to 04/30/23
	Reporting Date	05/25/23
A.	1 ABS Notes Outstanding	\$357,706,000
B.	1 Total Principal Balance	\$309,423,195
	2 Total Fund Accounts Balance	\$9,198,198
	3 Total Principal and Accrued Interest Balance	\$319,121,629
	4 Number of Loans	20,919
	5 Number of Borrowers	10,812
C.	1 Borrower Payments- Principal	\$3,072,132
	2 Borrower Payments- Interest	\$608,107
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$117,253
	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	\$291,756,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,750,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.15%
	6 Senior Asset Percentage	112.34%
	7 Subordinate Asset Percentage	91.60%

ACCESS GROUP, INC.

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

Trend Analysis Report

April 30, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23	March-23	April-23
Reporting Date		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	5/25/2023
A.	1 Asset Backed Securities	\$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	\$357,706,000
B.	1 Total Principal Balance	\$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	\$309,423,195
	2 Total Fund Accounts Balance	\$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	\$9,198,198
	3 Total Principal and Accrued Interest Balance	\$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	\$319,121,629
	4 Number of Loans	24,091	23,763	23,370	23,069	22,730	22,029	21,533	21,387	21,237	21,057	20,919
	5 Number of Borrowers	12,365	12,223	12,029	11,870	11,707	11,352	11,101	11,034	10,959	10,871	10,812
C.	1 Borrower Payments- Principal	\$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	\$3,072,132
	2 Borrower Payments- Interest	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718	\$658,858	\$613,587	\$608,107
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867	\$120,384	\$119,011	\$117,253
	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%	2.76%	2.76%	2.77%	2.77%	2.77%	2.76%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	152	151	151	150	149	148	148	147	146	145	145
F.	1 Senior Notes Outstanding	\$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	\$291,756,000
	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	\$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	\$3,750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.01%	2.61%	2.88%	3.37%	3.84%	4.28%	4.76%	4.74%	4.66%	5.13%	5.15%
	6 Senior Asset Percentage	109.23%	109.48%	109.80%	110.09%	110.47%	110.73%	110.99%	111.54%	111.82%	112.14%	112.34%
	7 Subordinate Asset Percentage	92.60%	92.57%	92.48%	92.42%	92.31%	92.28%	92.25%	91.98%	91.83%	91.66%	91.60%