

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 26, 2023

Collection Period: 05/01/23 to 05/31/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					April 30, 2023	Change	May 31, 2023	
1	Principal Balance				\$309,423,194.89	(\$3,530,699.68)	\$305,892,495.21	
2	Accrued Interest				\$5,139,306.58	(\$82,636.56)	\$5,056,670.03	
3	Accrued ISP				\$33,176.65	(\$17,204.25)	\$15,972.40	
4	Accrued SAP				\$4,525,950.86	(\$2,137,288.83)	\$2,388,662.03	
5	Total Principal And Accrued Interest Balance				\$319,121,628.98	(\$5,767,829.32)	\$313,353,799.67	
6	Fund Accounts Balance				\$9,198,197.50	\$5,129,662.94	\$14,327,860.44	
7	Total Student Loans And Fund Balance				\$328,319,826.48	(\$638,166.38)	\$327,681,660.11	
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	(1)	144	
3	Number of Loans				20,919	(138)	20,781	
4	Number of Borrowers				10,812	(66)	10,746	
C. Notes and Certificates								
					5/31/2023	Balance	Balance	% of
			CUSIP	Int. Rate	April 30, 2023	Change	May 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	5.13000%	\$53,400,000.00	\$0.00	\$53,400,000.00	14.96%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	5.15000%	\$39,050,000.00	\$0.00	\$39,050,000.00	10.94%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	5.13000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.65%
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	5.13000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.45%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	5.13000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.45%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	5.13000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.45%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	5.15000%	\$40,800,000.00	\$0.00	\$40,800,000.00	11.43%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	5.13000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.52%
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	7.83%
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%	\$8,000,000.00	(\$800,000.00)	\$7,200,000.00	2.02%
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	6.30%
20	Total Notes and Certificates			5.15121%	\$357,706,000.00	(\$800,000.00)	\$356,906,000.00	100.00%
D. Fund Balances								
					April 30, 2023	Change	May 31, 2023	
1	Acquisition Fund				\$0.00	\$0.00	\$0.00	
2	Administration Fund				\$51,155.80	\$414.68	\$51,570.48	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund				\$4,622,796.60	\$4,439,912.80	\$9,062,709.40	
5	Debt Service Fund - Interest Account				\$1,167,830.40	\$218,443.97	\$1,386,274.37	
6	Debt Service Fund - Principal Account				\$494,333.70	\$470,891.49	\$965,225.19	
7	Total Fund Accounts Balance				\$9,198,197.50	\$5,129,662.94	\$14,327,860.44	

ACCESS GROUP, INC.

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Report Date: June 26, 2023
Collection Period: 05/01/23 to 05/31/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		5/31/2023	5/31/2023	5/31/2023
1	Borrower Payments - Total	(\$3,306,010.61)	(\$3,178,762.98)	(\$127,247.63)
2	Claim Payments	(\$371,367.86)	(\$329,049.14)	(\$42,318.72)
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	\$14,053.78	\$14,053.78	\$0.00
5	New Acquisitions - Total	\$14,053.78	\$14,053.78	\$0.00
6	Total Cash Principal Activity	(\$3,663,324.69)	(\$3,493,758.34)	(\$169,566.35)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$140,445.65	\$134,586.13	\$5,859.52
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	(\$7,820.64)	(\$6,948.77)	(\$871.87)
4	Total Adjustments	(\$7,820.64)	(\$6,948.77)	(\$871.87)
5	Total Non-Cash Principal Activity	\$132,625.01	\$127,637.36	\$4,987.65
C.	Total Student Loan Principal Activity	(\$3,530,699.68)	(\$3,366,120.98)	(\$164,578.70)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$646,753.18)	(\$631,418.69)	(\$15,334.49)
2	Claim Payments	(\$13,559.34)	(\$13,158.96)	(\$400.38)
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	(\$42.00)	(\$36.45)	(\$5.55)
6	Subsidized Gov't Interest Payments (ISP)	(\$25,202.44)	(\$22,897.24)	(\$2,305.20)
7	Special Allowance Payments (SAP)	(\$3,295,283.04)	(\$3,219,236.76)	(\$76,046.28)
8	Total Cash Interest Activity	(\$3,980,840.00)	(\$3,886,748.10)	(\$94,091.90)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$712,228.86	\$691,378.44	\$20,850.42
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$7,916.15	\$7,205.65	\$710.50
3	Special Allowance Payments - Accrued	\$1,212,869.79	\$1,184,310.34	\$28,559.45
4	Capitalized Interest	(\$140,445.65)	(\$134,586.13)	(\$5,859.52)
5a	Small Balance and Other Adjustments	(\$1,473.04)	(\$1,461.20)	(\$11.84)
5b	Adjustments - Write-offs	\$0.06	\$0.06	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$82.04	\$75.80	\$6.24
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$54,875.58)	(\$53,623.10)	(\$1,252.48)
5	Total Adjustments	(\$56,266.52)	(\$55,008.44)	(\$1,258.08)
6	Fee Accruals	\$7,407.73	\$6,905.86	\$501.87
7	Total Non-Cash Interest Activity	\$1,743,710.36	\$1,700,205.72	\$43,504.64
F.	Total Student Loan Interest Activity	(\$2,237,129.64)	(\$2,186,542.38)	(\$50,587.26)

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	May 31, 2023	
	1 Beginning Balance	\$3,245,400.71	
	2 Transfers to Other Funds	(\$3,245,400.71)	
	3 Amount received in the collection account related to the collection period	\$5,265,500.46	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$25,202.44	
	6 Federal Special Allowance Payments	\$3,295,283.04	
	7 Guarantee Payments of Principal	\$371,367.86	
	8 Guarantee Payments of Interest	\$13,559.34	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$14,053.78)	
	11 Interest and Other Earnings	\$41,148.82	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$8,998,008.18	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$116,033.70	\$116,033.70
	1b Broker Dealer, Auction Agent and Other Fees	\$272,993.39	\$272,993.39
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,171,797.81	\$1,171,797.81
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$260,542.07	\$260,542.07
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$479,333.34	\$479,333.34
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,536,932.82	\$3,536,932.82
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$3,160,375.05	\$3,160,375.05
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00
	11 Cash Release to Access Group, Inc.	\$0.00	\$0.00
	12 Total Payments	\$8,998,008.18	\$8,998,008.18
			\$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)		\$8,998,008.18	\$8,998,008.18	\$0.00
B.	Administration Funds		\$389,027.09	\$8,608,981.09	\$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	\$8,608,981.09	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$8,608,981.09	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$210,962.04	\$210,962.04	\$8,398,019.05	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$154,270.93	\$154,270.93	\$8,243,748.12	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$8,243,748.12	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$8,243,748.12	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$161,382.01	\$161,382.01	\$8,082,366.11	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$161,382.01	\$161,382.01	\$7,920,984.10	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$161,382.01	\$161,382.01	\$7,759,602.09	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$161,184.48	\$161,184.48	\$7,598,417.61	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$7,598,417.61	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$132,790.01	\$132,790.01	\$7,465,627.60	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$7,465,627.60	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$7,465,627.60	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$28,444.32	\$28,444.32	\$7,437,183.28	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$7,437,183.28	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,171,797.81		
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	\$7,437,183.28	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$7,437,183.28	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00	\$7,437,183.28	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00	\$7,437,183.28	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$7,437,183.28	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$7,437,183.28	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00	\$7,437,183.28	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00	\$7,437,183.28	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00	\$7,437,183.28	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00	\$7,437,183.28	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$7,437,183.28	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$0.00	\$7,437,183.28	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$7,437,183.28	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$7,437,183.28	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00	\$7,437,183.28	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$7,437,183.28	\$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	\$93,826.75	\$93,826.75	\$7,343,356.53	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$77,826.82	\$77,826.82	\$7,265,529.71	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$88,888.50	\$88,888.50	\$7,176,641.21	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$260,542.07		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$7,176,641.21	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$479,333.34		\$6,697,307.87	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,536,932.82		\$3,160,375.05	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00		\$3,160,375.05	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$3,160,375.05		\$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	\$328,950,000.00
	2 Interest net of FRN allocation	\$1,869,475.68
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$116,033.70
	5 Minus amounts required..ED..guarantee agencies	\$264,920.59
	6 Minus defaulted during the month	\$6,120.48
	7 Minus auction note and trustee fees	\$8,935.40
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.38%
	Net Loan Rate	5.38%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$313,353,799.67
	2 Fund Balances	\$14,379,411.37
	3 Senior Notes Interest	\$730,630.33
	4 Senior Notes Outstanding	\$290,956,000.00
	Senior Asset Percentage	112.39%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$313,353,799.67
	2 Fund Balances	\$14,379,411.37
	3 All Notes Interest	\$863,318.81
	4 All Notes Outstanding	\$356,906,000.00
	Subordinate Asset Percentage	91.58%

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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	658	\$3,098,108.67	1.01%
	2 UnSubsidized Stafford	656	\$4,804,368.46	1.57%
	3 Consolidation	19,467	\$297,990,018.08	97.42%
	4 Total By Loan Type Distribution	20,781	\$305,892,495.21	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	179	\$2,767,101.68	0.90%
	4 Forbearance	210	\$5,316,535.40	1.74%
	5 Repayment	20,352	\$297,056,145.65	97.11%
	6 Claims	38	\$735,538.43	0.24%
7 Total By Borrower Status Distribution	20,781	\$305,892,495.21	100.00%	
C.	School Type Distribution:			
	1 Graduate	20,669	\$305,583,129.57	99.90%
	2 Undergraduate	112	\$309,365.64	0.10%
	3 Total By School Type Distribution	20,781	\$305,892,495.21	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	0.22%	1	\$15,925.56	0.32%	75	\$1,288,787.14	0.43%
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	0.22%	1	\$15,925.56	0.32%	75	\$1,288,787.14	0.43%
D. REPAYMENT:									
Active									
Current	525	\$2,518,996.07	79.36%	527	\$3,970,960.16	80.21%	18,153	\$270,881,482.90	89.45%
1-29 Days Delinquent	47	\$215,559.43	6.79%	55	\$316,384.60	6.39%	602	\$13,372,663.20	4.42%
30-59 Days Delinquent	12	\$64,284.18	2.03%	12	\$127,174.60	2.57%	146	\$3,579,004.72	1.18%
60-89 Days Delinquent	5	\$31,293.47	0.99%	7	\$44,823.88	0.91%	76	\$2,081,742.48	0.69%
90-119 Days Delinquent	3	\$19,184.44	0.60%	2	\$18,370.66	0.37%	52	\$1,405,161.71	0.46%
≥ 120 Days Delinquent	8	\$50,132.52	1.58%	6	\$70,748.90	1.43%	114	\$2,908,534.06	0.96%
E. Deferment:									
Current	31	\$175,800.78	5.54%	23	\$241,942.64	4.89%	50	\$1,188,724.94	0.39%
F. Forbearance:									
Current	24	\$85,699.86	2.70%	21	\$135,010.45	2.73%	165	\$5,376,914.94	1.78%
G. Claims	2	\$6,295.07	0.20%	2	\$9,257.08	0.19%	34	\$741,403.80	0.24%
H. TOTAL REPAYMENT	657	\$3,167,245.82	99.78%	655	\$4,934,672.97	99.68%	19,392	\$301,535,632.75	99.57%
I. TOTAL PORTFOLIO	658	\$3,174,146.82	100.00%	656	\$4,950,598.53	100.00%	19,467	\$302,824,419.89	100.00%
J. GRAND TOTAL					\$310,949,165.24				

ACCESS GROUP, INC.

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

Report Date: June 26, 2023

Collection Period: 05/01/23 to 05/31/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	05/01/23 to 05/31/23 06/26/23
A.	1 ABS Notes Outstanding	\$356,906,000
B.	1 Total Principal Balance	\$305,892,495
	2 Total Fund Accounts Balance	\$14,327,860
	3 Total Principal and Accrued Interest Balance	\$313,353,800
	4 Number of Loans	20,781
	5 Number of Borrowers	10,746
C.	1 Borrower Payments- Principal	\$3,306,011
	2 Borrower Payments- Interest	\$646,753
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$116,034
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	144
F.	1 Senior Notes Outstanding	\$290,956,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$800,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.38%
	6 Senior Asset Percentage	112.39%
	7 Subordinate Asset Percentage	91.58%

ACCESS GROUP, INC.

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

Trend Analysis Report

May 31, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23	March-23	April-23	May-23
Reporting Date		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	6/26/2023
A.	1 Asset Backed Securities	\$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	\$356,906,000
B.	1 Total Principal Balance	\$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	\$305,892,495
	2 Total Fund Accounts Balance	\$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	\$14,327,860
	3 Total Principal and Accrued Interest Balance	\$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	\$313,353,800
	4 Number of Loans	23,763	23,370	23,069	22,730	22,029	21,533	21,387	21,237	21,057	20,919	20,781
	5 Number of Borrowers	12,223	12,029	11,870	11,707	11,352	11,101	11,034	10,959	10,871	10,812	10,746
C.	1 Borrower Payments- Principal	\$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	\$3,306,011
	2 Borrower Payments- Interest	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718	\$658,858	\$613,587	\$608,107	\$646,753
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867	\$120,384	\$119,011	\$117,253	\$116,034
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%	2.76%	2.77%	2.77%	2.77%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	151	151	150	149	148	148	147	146	145	145	144
F.	1 Senior Notes Outstanding	\$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	\$290,956,000
	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	\$6,100,000	\$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	\$800,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.61%	2.88%	3.37%	3.84%	4.28%	4.76%	4.74%	4.66%	5.13%	5.15%	5.38%
	6 Senior Asset Percentage	109.48%	109.80%	110.09%	110.47%	110.73%	110.99%	111.54%	111.82%	112.14%	112.34%	112.39%
	7 Subordinate Asset Percentage	92.57%	92.48%	92.42%	92.31%	92.28%	92.25%	91.98%	91.83%	91.66%	91.60%	91.58%