

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: August 25, 2023  
Collection Period: 07/01/23 to 07/31/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary											
<b>A. Student Loan Portfolio and Fund Balance</b>											
						June 30, 2023	Change	July 31, 2023			
1 Principal Balance						\$302,520,538.11	(\$2,973,782.05)	\$299,546,756.06			
2 Accrued Interest						\$5,068,491.09	\$67,251.96	\$5,135,743.05			
3 Accrued ISP						\$24,027.10	\$8,692.12	\$32,719.22			
4 Accrued SAP						\$3,610,275.82	\$1,168,725.01	\$4,779,000.83			
5 Total Principal And Accrued Interest Balance						\$311,223,332.13	(\$1,729,112.96)	\$309,494,219.16			
6 Fund Accounts Balance						\$14,755,215.20	(\$5,550,234.42)	\$9,204,980.78			
<b>7 Total Student Loans And Fund Balance</b>						<b>\$325,978,547.33</b>	<b>(\$7,279,347.38)</b>	<b>\$318,699,199.94</b>			
<b>B.</b>											
1 Weighted Average Coupon (WAC) [not including SAP]						2.76%	0.11%	2.87%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]						143	0	143			
3 Number of Loans						20,640	(137)	20,503			
4 Number of Borrowers						10,682	(61)	10,621			
<b>C. Notes and Certificates</b>											
		CUSIP	Index	Spread Adjustment	Margin	7/31/2023 Int. Rate	Balance June 30, 2023	Change	Balance July 31, 2023	% of O/S Securities	
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1 FRN 00432CAK7	90-Day Average SOFR	0.26161%	0.07000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2 FRN 00432CAL5	90-Day Average SOFR	0.26161%	0.18000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3 ARC 00432CAM3	Auction	N/A	N/A	5.38000%	\$53,400,000.00	\$0.00	\$53,400,000.00	15.35%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC 00432CAN1	Auction	N/A	N/A	5.36000%	\$39,050,000.00	\$0.00	\$39,050,000.00	11.22%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC 00432CAP6	Auction	N/A	N/A	5.38000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.83%	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1 FRN 00432CAX9	90-Day Average SOFR	0.26161%	0.06000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2 FRN 00432CAY7	90-Day Average SOFR	0.26161%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3 ARC 00432CAZ4	Auction	N/A	N/A	5.36000%	\$40,850,000.00	(\$850,000.00)	\$40,000,000.00	11.50%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC 00432CBA8	Auction	N/A	N/A	5.38000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.74%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC 00432CBB6	Auction	N/A	N/A	5.38000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.74%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC 00432CBC4	Auction	N/A	N/A	5.38000%	\$40,800,000.00	\$0.00	\$40,800,000.00	11.73%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC 00432CBE0	Auction	N/A	N/A	5.38000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.66%	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1 FRN 00432CBM2	90-Day Average SOFR	0.26161%	0.11000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2 FRN 00432CBN0	90-Day Average SOFR	0.26161%	0.21000%	5.75186%	\$26,518,000.00	\$0.00	\$26,518,000.00	7.62%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC 00432CBP5	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC 00432CBQ3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC 00432CBR1	Auction	N/A	N/A	5.38000%	\$7,200,000.00	(\$6,700,000.00)	\$500,000.00	0.14%	
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6 ARC 00432CBS9	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B ARC 00432CBT7	Auction	N/A	N/A	5.38000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.47%	
20	<b>Total Notes and Certificates</b>					<b>5.40380%</b>	<b>\$355,468,000.00</b>	<b>(\$7,550,000.00)</b>	<b>\$347,918,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>											
						June 30, 2023	Change	July 31, 2023			
1 Acquisition Fund						\$0.00	\$0.00	\$0.00			
2 Administration Fund						\$50,458.45	\$1,695.56	\$52,154.01			
3 Capitalized Interest Fund						\$2,862,081.00	\$0.00	\$2,862,081.00			
4 Collection Fund						\$4,154,912.42	(\$287,374.88)	\$3,867,537.54			
5 Debt Service Fund - Interest Account						\$983,896.93	\$467,668.00	\$1,451,564.93			
6 Debt Service Fund - Principal Account						\$6,703,866.40	(\$5,732,223.10)	\$971,643.30			
<b>7 Total Fund Accounts Balance</b>						<b>\$14,755,215.20</b>	<b>(\$5,550,234.42)</b>	<b>\$9,204,980.78</b>			

# ACCESS GROUP, INC.

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

Report Date: August 25, 2023  
Collection Period: 07/01/23 to 07/31/23

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		7/31/2023	7/31/2023	7/31/2023
<b>A. Student Loan Cash Principal Activity</b>				
1	Borrower Payments - Total	(\$2,804,398.34)	(\$2,710,645.49)	(\$93,752.85)
2	Claim Payments	(\$215,558.99)	(\$215,558.99)	\$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	<b>Total Cash Principal Activity</b>	<b>(\$3,019,957.33)</b>	<b>(\$2,926,204.48)</b>	<b>(\$93,752.85)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>				
1	Capitalized Interest	\$48,878.69	\$46,432.83	\$2,445.86
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	\$145.77	\$0.00	\$145.77
4b	Adjustments - Write-offs	(\$2,849.18)	(\$2,849.18)	\$0.00
4	Total Adjustments	(\$2,703.41)	(\$2,849.18)	\$145.77
5	<b>Total Non-Cash Principal Activity</b>	<b>\$46,175.28</b>	<b>\$43,583.65</b>	<b>\$2,591.63</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$2,973,782.05)</b>	<b>(\$2,882,620.83)</b>	<b>(\$91,161.22)</b>
<b>D. Student Loan Cash Interest Activity</b>				
1	Borrower Payments - Total	(\$611,334.27)	(\$589,727.32)	(\$21,606.95)
2	Claim Payments	(\$5,555.90)	(\$5,555.90)	\$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	(\$25.41)	(\$25.41)	\$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	<b>Total Cash Interest Activity</b>	<b>(\$616,915.58)</b>	<b>(\$595,308.63)</b>	<b>(\$21,606.95)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>				
1	Borrower Accruals	\$725,374.66	\$676,977.96	\$48,396.70
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,692.12	\$6,913.66	\$1,778.46
3	Special Allowance Payments - Accrued	\$1,168,725.01	\$1,168,068.63	\$656.38
4	Capitalized Interest	(\$48,878.69)	(\$46,432.83)	(\$2,445.86)
5a	Small Balance and Other Adjustments	(\$550.84)	(\$435.62)	(\$115.22)
5b	Adjustments - Write-offs	(\$0.07)	(\$0.07)	\$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	(\$550.91)	(\$435.69)	(\$115.22)
6	Fee Accruals	\$8,222.48	\$7,661.54	\$560.94
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,861,584.67</b>	<b>\$1,812,753.27</b>	<b>\$48,831.40</b>
<b>F. Total Student Loan Interest Activity</b>		<b>\$1,244,669.09</b>	<b>\$1,217,444.64</b>	<b>\$27,224.45</b>

# ACCESS GROUP, INC.

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

**Report Date: August 25, 2023**  
**Collection Period: 07/01/23 to 07/31/23**

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
<b>A.</b>	<b>Collection Fund</b>	<b>July 31, 2023</b>	
	1 Beginning Balance	\$3,985,565.03	
	2 Transfers to Other Funds	(\$3,985,565.03)	
	3 Amount received in the collection account related to the collection period	\$2,256,558.14	
	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	\$215,558.99	
	8 Guarantee Payments of Interest	\$5,555.90	
	9 Misc. Payments Received/Due	\$359.88	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$60,957.36	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	<b>14 Ending Balance</b>	<b>\$2,538,990.27</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
	1a Administrative Allowance	\$113,445.20	\$113,445.20
	1b Broker Dealer, Auction Agent and Other Fees	\$267,342.15	\$267,342.15
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,176,100.96	\$1,176,100.96
	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	\$271,160.02	\$271,160.02
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$464,333.33	\$464,333.33
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$246,608.61	\$246,608.61
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
	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
	<b>12 Total Payments</b>	<b>\$2,538,990.27</b>	<b>\$2,538,990.27</b>
			<b>\$0.00</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: August 25, 2023

Collection Period: 07/01/23 to 07/31/23

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)		<b>\$2,538,990.27</b>	\$2,538,990.27	\$0.00
<b>B.</b>	<b>Administration Funds</b>		<b>\$380,787.35</b>	\$2,158,202.92	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>				
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00	\$2,158,202.92	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$2,158,202.92	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$219,559.44	\$219,559.44	\$1,938,643.48	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$160,557.98	\$160,557.98	\$1,778,085.50	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$1,778,085.50	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$1,778,085.50	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$160,969.14	\$160,969.14	\$1,617,116.36	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$167,958.86	\$167,958.86	\$1,449,157.50	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$167,958.86	\$167,958.86	\$1,281,198.64	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$167,753.28	\$167,753.28	\$1,113,445.36	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$1,113,445.36	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$131,343.40	\$131,343.40	\$982,101.96	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$982,101.96	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$982,101.96	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00	\$982,101.96	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$982,101.96	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$1,176,100.96</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>				
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00	\$982,101.96	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$982,101.96	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00	\$982,101.96	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00	\$982,101.96	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$982,101.96	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$982,101.96	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00	\$982,101.96	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00	\$982,101.96	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00	\$982,101.96	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00	\$982,101.96	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$982,101.96	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$0.00	\$982,101.96	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$982,101.96	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$982,101.96	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00	\$982,101.96	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$982,101.96	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>		<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>				
1	Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$97,650.50	\$97,650.50	\$884,451.46	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$80,998.52	\$80,998.52	\$803,452.94	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$92,511.00	\$92,511.00	\$710,941.94	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>		<b>\$271,160.02</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>		\$710,941.94	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$464,333.33</b>		\$246,608.61	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$246,608.61</b>		(\$0.00)	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>		(\$0.00)	(\$0.00)
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</b>		(\$0.00)	(\$0.00)
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	<b>\$0.00</b>		(\$0.00)	(\$0.00)
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	<b>\$0.00</b>		(\$0.00)	(\$0.00)
<b>M.</b>	<b>Access Group, Inc</b>	<b>\$0.00</b>		\$0.00	(\$0.00)

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: August 25, 2023

Collection Period: 07/01/23 to 07/31/23

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$321,400,000.00
	2 Interest net of FRN allocation	\$1,848,900.24
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$113,445.20
	5 Minus amounts required..ED..guarantee agencies	\$259,533.45
	6 Minus defaulted during the month	\$3,172.73
	7 Minus auction note and trustee fees	\$8,686.03
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.47%
	<b>Net Loan Rate</b>	<b>5.47%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$309,494,219.16
	2 Fund Balances	\$9,257,893.33
	3 Senior Notes Interest	\$643,750.81
	4 Senior Notes Outstanding	\$281,968,000.00
	<b>Senior Asset Percentage</b>	<b>112.82%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$309,494,219.16
	2 Fund Balances	\$9,257,893.33
	3 All Notes Interest	\$831,737.58
	4 All Notes Outstanding	\$347,918,000.00
	<b>Subordinate Asset Percentage</b>	<b>91.38%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: August 25, 2023

Collection Period: 07/01/23 to 07/31/23

<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	647	\$3,047,163.31	1.02%
	2 UnSubsidized Stafford	640	\$4,715,614.48	1.57%
	3 Consolidation	19,216	\$291,783,978.27	97.41%
	<b>4 Total By Loan Type Distribution</b>	<b>20,503</b>	<b>\$299,546,756.06</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	182	\$3,072,544.01	1.03%
	4 Forbearance	199	\$5,230,883.59	1.75%
	5 Repayment	20,091	\$290,644,223.12	97.03%
	6 Claims	29	\$581,931.29	0.19%
<b>7 Total By Borrower Status Distribution</b>	<b>20,503</b>	<b>\$299,546,756.06</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	20,391	\$299,239,999.31	99.90%
	2 Undergraduate	112	\$306,756.75	0.10%
	<b>3 Total By School Type Distribution</b>	<b>20,503</b>	<b>\$299,546,756.06</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: August 25, 2023

Collection Period: 07/01/23 to 07/31/23

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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
<b>In-School</b>									
Current	1	\$6,901.00	0.22%	1	\$16,011.96	0.33%	83	\$1,601,058.71	0.54%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.22%</b>	<b>1</b>	<b>\$16,011.96</b>	<b>0.33%</b>	<b>83</b>	<b>\$1,601,058.71</b>	<b>0.54%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	511	\$2,387,546.09	76.19%	513	\$3,800,557.91	77.94%	17,862	\$264,680,450.18	89.22%
1-29 Days Delinquent	40	\$210,868.81	6.73%	41	\$289,402.39	5.93%	627	\$12,764,297.28	4.30%
30-59 Days Delinquent	20	\$112,358.99	3.59%	21	\$164,787.85	3.38%	166	\$3,760,240.93	1.27%
60-89 Days Delinquent	13	\$70,252.96	2.24%	10	\$82,876.91	1.70%	60	\$1,997,655.16	0.67%
90-119 Days Delinquent	4	\$26,707.53	0.85%	4	\$40,053.05	0.82%	46	\$1,235,011.56	0.42%
≥ 120 Days Delinquent	13	\$75,160.63	2.40%	7	\$87,695.67	1.80%	133	\$3,476,656.25	1.17%
<b>E. Deferment:</b>									
Current	30	\$177,513.40	5.66%	25	\$274,404.34	5.63%	44	\$1,157,188.27	0.39%
<b>F. Forbearance:</b>									
Current	14	\$65,750.90	2.10%	17	\$119,703.62	2.45%	168	\$5,402,928.14	1.82%
<b>G. Claims</b>	1	\$724.18	0.02%	1	\$745.81	0.02%	27	\$596,988.63	0.20%
<b>H. TOTAL REPAYMENT</b>	<b>646</b>	<b>\$3,126,883.49</b>	<b>99.78%</b>	<b>639</b>	<b>\$4,860,227.55</b>	<b>99.67%</b>	<b>19,133</b>	<b>\$295,071,416.40</b>	<b>99.46%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>647</b>	<b>\$3,133,784.49</b>	<b>100.00%</b>	<b>640</b>	<b>\$4,876,239.51</b>	<b>100.00%</b>	<b>19,216</b>	<b>\$296,672,475.11</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$304,682,499.11</b>				

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: August 25, 2023

Collection Period: 07/01/23 to 07/31/23

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period</b>	<b>07/01/23 to 07/31/23</b>
	<b>Reporting Date</b>	<b>08/25/23</b>
<b>A.</b>	1 ABS Notes Outstanding	<b>\$347,918,000</b>
<b>B.</b>	1 Total Principal Balance	\$299,546,756
	2 Total Fund Accounts Balance	\$9,204,981
	3 Total Principal and Accrued Interest Balance	\$309,494,219
	4 Number of Loans	20,503
	5 Number of Borrowers	10,621
<b>C.</b>	1 Borrower Payments- Principal	\$2,804,398
	2 Borrower Payments- Interest	\$611,334
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$113,445
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.87%
	2 Weighted Average Remaining Maturity (WARM)	143
<b>F.</b>	1 Senior Notes Outstanding	\$281,968,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$7,550,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.47%
	6 Senior Asset Percentage	112.82%
	7 Subordinate Asset Percentage	91.38%



## ACCESS GROUP, INC.

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

#### Trend Analysis Report

July 31, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	September-22	October-22	November-22	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23
	Reporting Date	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	7/25/2023	8/25/2023
<b>A.</b>	1 Asset Backed Securities	\$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	\$355,468,000	\$347,918,000
<b>B.</b>	1 Total Principal Balance	\$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	\$302,520,538	\$299,546,756
	2 Total Fund Accounts Balance	\$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	\$14,755,215	\$9,204,981
	3 Total Principal and Accrued Interest Balance	\$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	\$311,223,332	\$309,494,219
	4 Number of Loans	23,069	22,730	22,029	21,533	21,387	21,237	21,057	20,919	20,781	20,640	20,503
	5 Number of Borrowers	11,870	11,707	11,352	11,101	11,034	10,959	10,871	10,812	10,746	10,682	10,621
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$2,962,383	\$2,804,398
	2 Borrower Payments- Interest	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718	\$658,858	\$613,587	\$608,107	\$646,753	\$636,674	\$611,334
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867	\$120,384	\$119,011	\$117,253	\$116,034	\$114,710	\$113,445
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.77%	2.77%	2.77%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.87%
	2 Weighted Average Remaining Maturity (WARM)	150	149	148	148	147	146	145	145	144	143	143
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$289,518,000	\$281,968,000
	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	\$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	\$1,438,000	\$7,550,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.37%	3.84%	4.28%	4.76%	4.74%	4.66%	5.13%	5.15%	5.38%	5.36%	5.47%
	6 Senior Asset Percentage	110.09%	110.47%	110.73%	110.99%	111.54%	111.82%	112.14%	112.34%	112.39%	112.48%	112.82%
	7 Subordinate Asset Percentage	92.42%	92.31%	92.28%	92.25%	91.98%	91.83%	91.66%	91.60%	91.58%	91.57%	91.38%