

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes
Quarterly Servicing Report

Report Date: September 25, 2023
Collection Period: 06/01/23 to 08/31/23

I. Series 2002-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								May 31, 2023	Change	August 31, 2023		
1	Principal Balance							\$5,201,764.78	(\$937,180.73)	\$4,264,584.05		
2	Accrued Interest							\$40,386.47	(\$2,493.31)	\$37,893.16		
3	Total Principal And Accrued Interest Balance							\$5,242,151.25	(\$939,674.04)	\$4,302,477.21		
4	Fund Accounts Balance							\$1,517,593.12	(\$287,645.17)	\$1,229,947.95		
5	Total Student Loans And Fund Balance							\$6,759,744.37	(\$1,227,319.21)	\$5,532,425.16		
B. Student Loan Portfolio and Fund Balance												
								May 31, 2023	Change	August 31, 2023		
1	Loan Reserve Trust Balance							\$665,402.96	\$40,542.05	\$705,945.01		
2	Weighted Average Coupon (WAC)							7.55%	0.54%	8.09%		
3	Weighted Average Remaining Maturity (WARM) [includes in-school period]							31	(1)	30		
4	Number of Loans							2,344	(225)	2,119		
5	Number of Borrowers							2,253	(205)	2,048		
C. Notes and Certificates												
								8/31/2023	Balance	Balance	Balance	% of
									May 31, 2023	Change	August 31, 2023	O/S Securities
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	3-mo CME Term SOFR	0.26161%	0.39000%	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	Auction	N/A	N/A	3.50500%	\$5,700,000.00	(\$1,300,000.00)	\$4,400,000.00	100.0%
4	Total Notes and Certificates							3.50500%	\$5,700,000.00	(\$1,300,000.00)	\$4,400,000.00	100.0%
D. Fund Accounts Balance												
								May 31, 2023	Change	August 31, 2023		
1	Capitalized Interest Account							\$0.00	\$0.00	\$0.00		
2	Collection Account							\$1,517,593.12	(\$287,645.17)	\$1,229,947.95		
3	Total Fund Accounts Balance							\$1,517,593.12	(\$287,645.17)	\$1,229,947.95		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	August 31, 2023		
1 Borrower Payments - Total			(\$930,082.80)
2 Claim Payments			\$0.00
3 Refunds			\$0.00
4 Reversals			\$0.00
5a New Acquisitions - Principal	\$0.00		
5b Cancellations - Principal	\$0.00		
5c New Acquisitions - Sale Transfers	\$0.00		
5d New Acquisitions - Repurchases	\$0.00		
5 New Acquisitions - Total			\$0.00
6 Total Cash Principal Activity			(\$930,082.80)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$1,187.21
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$102.31)		
4b Adjustments - Write-offs	(\$8,182.83)		
4 Total Adjustments			(\$8,285.14)
5 Total Non-Cash Principal Activity			(\$7,097.93)
C. Total Student Loan Principal Activity			(\$937,180.73)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$97,715.07)
2 Claim Payments			\$0.00
3a New Acquisitions - Sale Transfers	\$0.00		
3b New Acquisitions - Repurchases	\$0.00		
3 New Acquisitions			\$0.00
4 Other Adjustments			\$0.00
5 Total Cash Interest Activity			(\$97,715.07)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$94,445.02
2 Capitalized Interest			(\$1,187.21)
3a Small Balance and Other Adjustments	\$39.89		
3b Adjustments - Write-offs	(\$141.82)		
3 Total Adjustments			(\$101.93)
4 Fee Accruals			\$2,065.88
5 Total Non-Cash Interest Activity			\$95,221.76
F. Total Student Loan Interest Activity			(\$2,493.31)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		August 31, 2023		
	1 Beginning Balance	\$1,399,853.91		
	2 Transfers to Other Funds	(\$1,355,584.74)		
	3 Amount received in the collection account related to the collection period	\$1,132,819.53		
	4 Earnings	\$13,693.83		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$18,577.60		
	7 Guarantee Payments of Interest	\$548.12		
	8 Recoveries	\$7,322.15		
	9 Misc. Payments Received/Due	\$0.00		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$1,217,230.40		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$13,004.41	\$13,004.41	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$4,278.06	\$4,278.06	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$38,448.96	\$38,448.96	\$0.00
	6 Payment of Principal Distribution Amount	981,793.87	\$950,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$179,705.10	\$150,000.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,217,230.40	\$1,155,731.43	\$0.00	

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IV. Series 2002-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$1,217,230.40	\$1,217,230.40	
B.	First	Administrative Allowance	\$17,282.47	\$1,199,947.93	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,199,947.93	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,199,947.93	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$0.00		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,199,947.93	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,199,947.93	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,199,947.93	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$38,448.96	\$1,161,498.97	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,161,498.97	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	-	\$1,161,498.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$981,793.87	\$179,705.10	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$981,793.87		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$179,705.10	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$179,705.10	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$179,705.10	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$179,705.10	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$179,705.10	\$0.00	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	August 31, 2023	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$4,400,000.00	
	3 Amount of Accrued Interest	\$86,620.74	
	4 Plus investment earnings and late fees	\$14,815.30	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$4,797.66	
	7 Minus Notes fees expected during current Interest Period	\$4,278.06	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.40%	
	Net Loan Rate	8.40%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$4,302,477.21	\$4,302,477.21
	2 Fund Balances	\$1,234,500.20	\$28,768.77
	3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00
	4 Senior Notes Outstanding	\$0.00	\$0.00
	Senior Asset Percentage	N/A	N/A
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$4,302,477.21	\$4,302,477.21
	2 Fund Balances	\$1,234,500.20	\$28,768.77
	3 All Notes Interest and Fees Accrued	\$30,513.44	\$0.00
	4 All Notes Outstanding	\$4,400,000.00	\$3,250,000.00
	Subordinate Asset Percentage	125.15%	133.27%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,119	\$4,264,584.05	100.00%
	2 Total By Loan Type Distribution	2,119	\$4,264,584.05	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$10,000.00	0.23%
	2 Grace	1	\$10,000.00	0.23%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	10	\$38,550.85	0.90%
	5 Repayment	2,104	\$4,198,448.83	98.45%
	6 Interim Charge-Offs	3	\$7,584.37	0.18%
	7 Total By Borrower Status Distribution	2,119	\$4,264,584.05	100.00%
C.	School Type Distribution:			
	1 Graduate	2,118	\$4,261,410.89	99.93%
	2 Undergraduate	1	\$3,173.16	0.07%
	3 Total By Loan Type Distribution	2,119	\$4,264,584.05	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	1	\$19,638.91	0.46%	
B. Grace				
Current	1	\$18,424.61	0.43%	
C. TOTAL INTERIM	2	\$38,063.52	0.88%	
D. REPAYMENT:				
Active				
Current	1893	\$3,533,446.00	82.13%	
1-29 Days Delinquent	120	\$364,428.80	8.47%	
30-59 Days Delinquent	53	\$180,242.91	4.19%	
60-89 Days Delinquent	11	\$22,338.74	0.52%	
90-119 Days Delinquent	9	\$20,124.36	0.47%	
120-149 Days Delinquent	10	\$48,563.07	1.13%	
150-179 Days Delinquent	8	\$48,450.39	1.13%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	10	\$39,233.37	0.91%	
G. Interim Charge-Offs	3	\$7,586.05	0.18%	
H. TOTAL REPAYMENT	2,117	\$4,264,413.69	99.12%	
I. TOTAL PORTFOLIO	2,119	\$4,302,477.21	100.00%	

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$4,400,000
B.	1 Total Private Principal Outstanding Balance	\$4,264,584
	2 Total Fund Accounts Balance	\$1,229,948
	3 Total Principal and Accrued Interest Balance	\$4,302,477
	4 Number of Loans	2,119
	5 Number of Borrowers	2,048
C.	1 Borrower Payments- Principal	\$930,083
	2 Borrower Payments- Interest	\$97,715
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$13,004
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$705,945
	2 Weighted Average Coupon (WAC)	8.09%
	3 Weighted Average Remaining Maturity (WARM)	30
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$4,400,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,300,000.00
	5 Net Loan Rate	8.40%
	6 Senior Asset Percentage	N/A
	7 Subordinate Asset Percentage	125.15%

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Portfolio Trend Analysis Report

August 31, 2023

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	August-22	November-22	February-23	May-23	August-23
	Reporting Date	9/26/2022	12/27/2022	3/27/2023	6/26/2023	9/25/2023
A.	1 Asset Backed Securities	\$10,350,000	\$8,500,000	\$7,000,000	\$5,700,000	\$4,400,000
B.	1 Total Private Principal Balance	\$9,192,097	\$7,770,807	\$6,384,261	\$5,201,765	\$4,264,584
	2 Total Fund Accounts Balance	\$1,976,303	\$1,608,342	\$1,577,123	\$1,517,593	\$1,229,948
	3 Total Principal and Accrued Interest Balance	\$9,237,532	\$7,815,389	\$6,426,433	\$5,242,151	\$4,302,477
	4 Number of Loans	3,650	3,395	2,720	2,344	2,119
	5 Number of Borrowers	3,462	3,223	2,599	2,253	2,048
C.	1 Borrower Payments- Principal	\$1,578,893	\$1,395,210	\$1,362,182	\$1,111,316	\$930,083
	2 Borrower Payments- Interest	\$97,537	\$109,385	\$118,178	\$108,470	\$97,715
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$12,168	\$10,341	\$8,742	\$15,961	\$13,004
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$573,975	\$616,391	\$668,938	\$665,403	\$705,945
	2 Weighted Average Coupon (WAC)	4.24%	5.74%	7.33%	7.55%	8.09%
	3 Weighted Average Remaining Maturity (WARM)	34	33	32	31	30
F.	1 Senior Notes Outstanding	\$3,900,000	\$2,050,000	\$550,000	\$0	\$0
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$6,450,000	\$5,700,000	\$4,400,000
	3 Senior Principal Distribution Amount	\$1,700,000	\$1,850,000	\$1,500,000	\$550,000	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$750,000	\$1,300,000
	5 Net Loan Rate	3.37%	5.37%	7.08%	7.65%	8.40%
	6 Senior Asset Percentage	292.38%	459.36%	1455.14%	N/A	N/A
	7 Subordinate Asset Percentage	107.95%	110.42%	113.76%	118.15%	125.15%