

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

## I. Series 2004-A Asset and Liability Summary

### A. Student Loan Portfolio and Fund Balance

|  | July 31, 2023          | Change                  | August 31, 2023        |
|--|------------------------|-------------------------|------------------------|
| 1 Principal Balance                            | \$29,566,561.39        | (\$1,138,680.17)        | \$28,427,881.22        |
| 2 Accrued Interest                             | \$218,789.26           | \$1,037.11              | \$219,826.37           |
| 3 Total Principal And Accrued Interest Balance | <b>\$29,785,350.65</b> | <b>(\$1,137,643.06)</b> | <b>\$28,647,707.59</b> |
| 4 Fund Accounts Balance                        | <b>\$2,215,649.52</b>  | <b>\$1,136,688.36</b>   | <b>\$3,352,337.88</b>  |
| 5 Total Student Loans And Fund Balance         | <b>\$32,001,000.17</b> | <b>(\$954.70)</b>       | <b>\$32,000,045.47</b> |

### B. Student Loan Portfolio and Fund Balance

|  | July 31, 2023 | Change | August 31, 2023 |
|--|---------------|--------|-----------------|
| 1 Weighted Average Coupon (WAC)  | 8.57%         | 0.00%  | 8.58%           |
| 2 Weighted Average Remaining Maturity (WARM) [includes in-school period] | 44            | 0      | 44              |
| 3 Number of Loans  | 7,917         | (142)  | 7,775           |
| 4 Number of Borrowers  | 6,911         | (119)  | 6,792           |

### C. Notes and Certificates

|   | CUSIP   | Index     | Spread Adjustment  | Margin   | 8/31/2023 Interest Rate | Balance         | Balance                | Balance               | % of O/S Securities    |               |
|---|---------|-----------|--------------------|----------|-------------------------|-----------------|------------------------|-----------------------|------------------------|---------------|
|   |         |           |                    |          |                         | July 31, 2023   | Change                 | August 31, 2023       |                        |               |
| 1 Student Loan Asset Backed Series 2004-A Notes Senior Class      | A-1 FRN | 00432CBF7 | 3-mo CME Term SOFR | 0.26161% | 0.09000%                | 0.00000%        | \$0.00                 | \$0.00                | \$0.00                 | 0.0%          |
| 2 Student Loan Asset Backed Series 2004-A Notes Senior Class      | A-2 FRN | 00432CBG5 | 3-mo CME Term SOFR | 0.26161% | 0.26000%                | 0.00000%        | \$0.00                 | \$0.00                | \$0.00                 | 0.0%          |
| 3 Student Loan Asset Backed Series 2004-A Notes Senior Class      | A-3 ARC | 00432CBH3 | Auction            | N/A      | N/A                     | 0.00000%        | \$0.00                 | \$0.00                | \$0.00                 | 0.0%          |
| 4 Student Loan Asset Backed Series 2004-A Notes Senior Class      | A-4 ARC | 00432CBJ9 | Auction            | N/A      | N/A                     | 6.93200%        | \$28,850,000.00        | \$0.00                | \$28,850,000.00        | 95.4%         |
| 5 Student Loan Asset Backed Series 2004-A Notes Subordinate Class | B-1 ARC | 00432CBK6 | Auction            | N/A      | N/A                     | 5.17700%        | \$1,500,000.00         | (\$100,000.00)        | \$1,400,000.00         | 4.6%          |
| 6 Student Loan Asset Backed Series 2004-A Notes Subordinate Class | B-2 ARC | 00432CBL4 | Auction            | N/A      | N/A                     | 0.00000%        | \$0.00                 | \$0.00                | \$0.00                 | 0.0%          |
| 7 Total Notes and Certificates                                    |         |           |                    |          |                         | <b>6.85078%</b> | <b>\$30,350,000.00</b> | <b>(\$100,000.00)</b> | <b>\$30,250,000.00</b> | <b>100.0%</b> |

### D. Fund Accounts Balance

|                                | July 31, 2023         | Change                | August 31, 2023       |
|--------------------------------|-----------------------|-----------------------|-----------------------|
| 1 Capitalized Interest Account | \$400,000.00          | \$0.00                | \$400,000.00          |
| 2 Pre-Funding Account          | \$0.00                | \$0.00                | \$0.00                |
| 3 Admin Account                | \$21,300.31           | \$133.38              | \$21,433.69           |
| 4 Collection Account           | \$1,493,886.69        | \$306,460.42          | \$1,800,347.11        |
| 5 Class A-1 Interest Account   | \$0.00                | \$0.00                | \$0.00                |
| 6 Class A-1 Principal Account  | \$0.00                | \$0.00                | \$0.00                |
| 7 Class A-2 Interest Account   | \$0.00                | \$0.00                | \$0.00                |
| 8 Class A-2 Principal Account  | \$0.00                | \$0.00                | \$0.00                |
| 9 Class A-3 Interest Account   | \$0.00                | \$0.00                | \$0.00                |
| 10 Class A-3 Principal Account | \$0.00                | \$0.00                | \$0.00                |
| 11 Class A-4 Interest Account  | \$170,988.00          | \$1,858.12            | \$172,846.12          |
| 12 Class A-4 Principal Account | \$20,355.14           | \$931,796.12          | \$952,151.26          |
| 13 Class B-1 Interest Account  | \$9,119.36            | (\$3,559.68)          | \$5,559.68            |
| 14 Class B-1 Principal Account | \$100,000.02          | (\$100,000.00)        | \$0.02                |
| 15 Class B-2 Interest Account  | \$0.00                | \$0.00                | \$0.00                |
| 16 Class B-2 Principal Account | \$0.00                | \$0.00                | \$0.00                |
| 17 Total Fund Accounts Balance | <b>\$2,215,649.52</b> | <b>\$1,136,688.36</b> | <b>\$3,352,337.88</b> |

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| II. Series 2004-A Transactions and Accruals |   |                         |
|---|---|-------------------------|
| <b>A.</b>                                   | <b>Student Loan Cash Principal Activity</b>     | <b>August 31, 2023</b>  |
|   | 1 Borrower Payments - Total                     | (\$1,128,383.81)        |
|   | 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                  |
|   | <b>6 Total Cash Principal Activity</b>          | <b>(\$1,128,383.81)</b> |
| <b>B.</b>                                   | <b>Student Loan Non-Cash Principal Activity</b> |                         |
|   | 1 Capitalized Interest                          | \$970.21                |
|   | 2 New Acquisitions/Cancellations - Fees         | \$0.00                  |
|   | 3 Capitalized Guarantee Fees                    | \$0.00                  |
|   | 4a Small Balance and Other Adjustments          | (\$414.52)              |
|   | 4b Adjustments - Write-offs                     | (\$10,852.05)           |
|   | 4 Total Adjustments                             | (\$11,266.57)           |
|   | <b>5 Total Non-Cash Principal Activity</b>      | <b>(\$10,296.36)</b>    |
| <b>C.</b>                                   | <b>Total Student Loan Principal Activity</b>    | <b>(\$1,138,680.17)</b> |
| <b>D.</b>                                   | <b>Student Loan Cash Interest Activity</b>      |                         |
|   | 1 Borrower Payments - Total                     | (\$216,120.35)          |
|   | 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                  |
|   | <b>5 Total Cash Interest Activity</b>           | <b>(\$216,120.35)</b>   |
| <b>E.</b>                                   | <b>Student Loan Non-Cash Interest Activity</b>  |                         |
|   | 1 Borrower Accruals                             | \$217,289.92            |
|   | 2 Capitalized Interest                          | (\$970.21)              |
|   | 3a Small Balance and Other Adjustments          | \$472.38                |
|   | 3b Adjustments - Write-offs                     | (\$1,390.43)            |
|   | 3 Total Adjustments                             | (\$918.05)              |
|   | 4 Fee Accruals                                  | \$1,755.80              |
|   | <b>5 Total Non-Cash Interest Activity</b>       | <b>\$217,157.46</b>     |
| <b>F.</b>                                   | <b>Total Student Loan Interest Activity</b>     | <b>\$1,037.11</b>       |

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### III. Series 2004-A Collection Fund Activity

| A. Collection Fund   |  | August 31, 2023       |                            |                                |
|--|--|-----------------------|----------------------------|--------------------------------|
| Beginning Balance  |  | \$1,102,676.21        |                            |                                |
| Transfers to Other Funds   |  | (\$1,102,676.21)      |                            |                                |
| 1a Amount received in the collection account related to the collection period  |  | \$1,695,423.80        |                            |                                |
| 1b Earnings  |  | \$11,158.30           |                            |                                |
| 1c Recoveries  |  | \$53,474.17           |                            |                                |
| 1d Misc. Payments Received/Due   |  | \$0.00                |                            |                                |
| 2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement |  | \$0.00                |                            |                                |
| 3 Amount in the capitalized interest account after application of funds in the collection account                              |  | \$0.00                |                            |                                |
| 4 Amount received in the collection account after last date of related collection period                                       |  | \$0.00                |                            |                                |
| Ending Balance   |  | <b>\$1,760,056.27</b> |                            |                                |
| B. Required Payments Under Waterfall   |  | Payment               | Distribute from Collection | Transfer from Capitalized Fund |
| 1a Administrative Allowance  |  | \$11,087.46           | \$11,087.46                | \$0.00                         |
| 1b Broker Dealer, Auction Agent and Other Fees   |  | \$933.72              | \$933.72                   | \$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                         |
| 2c Payment of Interest Distribution Amount on Senior Notes; Class A-3  |  | \$0.00                | \$0.00                     | \$0.00                         |
| 2d Payment of Interest Distribution Amount on Senior Notes; Class A-4  |  | \$160,560.70          | \$160,560.70               | \$0.00                         |
| 3a Payment of Principal Distribution Amount on Senior Notes; Class A-1   |  | \$0.00                | \$0.00                     | \$0.00                         |
| 3b Payment of Principal Distribution Amount on Senior Notes; Class A-2   |  | \$0.00                | \$0.00                     | \$0.00                         |
| 3c Payment of Principal Distribution Amount on Senior Notes; Class A-3   |  | \$0.00                | \$0.00                     | \$0.00                         |
| 3d Payment of Principal Distribution Amount on Senior Notes; Class A-4   |  | \$0.00                | \$0.00                     | \$0.00                         |
| 4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1   |  | \$5,577.04            | \$5,577.04                 | \$0.00                         |
| 4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2   |  | \$0.00                | \$0.00                     | \$0.00                         |
| 5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)                        |  | \$0.00                | \$0.00                     | \$0.00                         |
| 5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)                        |  | \$0.00                | \$0.00                     | \$0.00                         |
| 6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth                               |  | \$0.00                | \$0.00                     | \$0.00                         |
| 7 Payment to the Capitalized Interest account to increase balance thereof set forth  |  | \$0.00                | \$0.00                     | \$0.00                         |
| 8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes                                      |  | \$0.00                | \$0.00                     | \$0.00                         |
| 9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes  |  | \$0.00                | \$0.00                     | \$0.00                         |
| 10 Payment of principal with respect to the notes (Allocation of Principal Payments)   |  | \$1,569,165.21        | \$1,569,165.21             | \$0.00                         |
| 11 Only on or after the first Capitalized interest release date, any remainder to Access Group                                 |  | \$12,732.14           | \$12,732.14                | \$0.00                         |
| Total Payments   |  | <b>\$1,760,056.27</b> | <b>\$1,760,056.27</b>      | <b>\$0.00</b>                  |

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| IV. Series 2004-A Notes Waterfall for Distributions |          |  |                       |                            |                      |
|---|----------|--|-----------------------|----------------------------|----------------------|
|   |          |  |                       | Remaining<br>Funds Balance | CAPI Account<br>Used |
| <b>A.</b>   |          | Total Available Funds (Collection Fund Account)  | <b>\$1,760,056.27</b> | <b>\$1,760,056.27</b>      | <b>\$0.00</b>        |
| <b>B.</b>   | First    | Administration Allowance   | <b>\$12,021.18</b>    | \$1,748,035.09             | \$0.00               |
| <b>C.</b>   | Second   | <b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>                |                       |                            |                      |
|   |          | (a) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]                            | <b>\$0.00</b>         | \$1,748,035.09             | \$0.00               |
|   |          | (b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]                            | <b>\$0.00</b>         | \$1,748,035.09             | \$0.00               |
|   |          | (c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]                            | <b>\$0.00</b>         | \$1,748,035.09             | \$0.00               |
|   |          | (d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]                            | <b>\$160,560.70</b>   | \$1,587,474.39             | \$0.00               |
|   |          | <b>Total Interest Distribution on Senior Notes or Obligations:</b>                                   | <b>\$160,560.70</b>   |                            |                      |
| <b>D.</b>   | Third    | <b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>               |                       |                            |                      |
|   |          | (a) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]                            | <b>\$0.00</b>         | \$1,587,474.39             | \$0.00               |
|   |          | (b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]                            | <b>\$0.00</b>         | \$1,587,474.39             | \$0.00               |
|   |          | (c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]                            | <b>\$0.00</b>         | \$1,587,474.39             | \$0.00               |
|   |          | (d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]                            | <b>\$0.00</b>         | \$1,587,474.39             | \$0.00               |
|   |          | <b>Total Principal Distribution on Senior Notes or Obligations:</b>                                  | <b>\$0.00</b>         |                            |                      |
| <b>E.</b>   | Fourth   | <b>Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:</b>          | <b>\$5,577.04</b>     | \$1,581,897.35             | \$0.00               |
|   |          | <b>Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:</b>          | <b>\$0.00</b>         | \$1,581,897.35             | \$0.00               |
| <b>F.</b>   | Fifth    | Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger) | \$0.00                | \$1,581,897.35             | \$0.00               |
|   |          | Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger) | \$0.00                | \$1,581,897.35             | \$0.00               |
| <b>G.</b>   | Sixth    | Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth       | \$0.00                | \$1,581,897.35             | \$0.00               |
| <b>H.</b>   | Seventh  | Payment to the Capitalized Interest account to increase balance thereof set forth                    | \$0.00                | \$1,581,897.35             | \$0.00               |
| <b>I.</b>   | Eighth   | Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes              | \$0.00                | \$1,581,897.35             | \$0.00               |
| <b>J.</b>   | Ninth    | Payment of any carry-over amounts due with respect to the class B notes                              | \$0.00                | \$1,581,897.35             | \$0.00               |
| <b>K.</b>   | Tenth    | Payment of principal with respect to the notes (Allocation of Principal Payments)                    | <b>\$1,569,165.21</b> | \$12,732.14                | \$0.00               |
| <b>L.</b>   | Eleventh | Only on or after the Capitalized interest release date, any remainder to Access Group                | <b>\$12,732.14</b>    | \$0.00                     | \$0.00               |

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| <b>V. Series 2004-A Net Loan Rate and Asset Percentages</b>       |                         |                 |                          |
|---|-------------------------|-----------------|--------------------------|
| <b>A. Net Loan Rate</b>   |                         |                 |                          |
| 1 FRN Notes outstanding Balance                                   |                         | \$0.00          |                          |
| 2 ARC Notes outstanding Balance                                   |                         | \$30,250,000.00 |                          |
| 3 Amount of Accrued Interest                                      |                         | \$203,741.07    |                          |
| 4 Plus investment earnings and late fees                          |                         | \$13,742.36     |                          |
| 5 Minus Amount of interest on FRN                                 |                         | \$0.00          |                          |
| 6 Minus portion of Administrative allowance                       |                         | \$10,660.46     |                          |
| 7 Minus Notes fees expected during current Interest Period        |                         | \$933.72        |                          |
| 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding |                         | 8.17%           |                          |
| <b>Net Loan Rate</b>  |                         | <b>8.17%</b>    |                          |
| <b>B. Senior Asset Percentage</b>                                 |                         |                 |                          |
|   | <b>Pre-Distribution</b> |                 | <b>Post-Distribution</b> |
| 1 Student Loan Portfolio Balance                                  | \$28,647,707.59         |                 | \$28,647,707.59          |
| 2 Fund Balances   | \$3,352,337.88          |                 | \$661,165.30             |
| 3 Senior Notes Interest and Fees Accrued                          | \$55,265.73             |                 | \$55,265.73              |
| 4 Senior Notes Outstanding  | \$28,850,000.00         |                 | \$26,550,000.00          |
| <b>Senior Asset Percentage</b>                                    | <b>110.73%</b>          |                 | <b>110.18%</b>           |
| <b>C. Subordinate Asset Percentage</b>                            |                         |                 |                          |
|   | <b>Pre-Distribution</b> |                 | <b>Post-Distribution</b> |
| 1 Student Loan Portfolio Balance                                  | \$28,647,707.59         |                 | \$28,647,707.59          |
| 2 Fund Balances   | \$3,352,337.88          |                 | \$661,165.30             |
| 3 All Notes Interest and Fees Accrued                             | \$58,872.88             |                 | \$58,872.88              |
| 4 All Notes Outstanding   | \$30,250,000.00         |                 | \$27,750,000.00          |
| <b>Subordinate Asset Percentage</b>                               | <b>105.59%</b>          |                 | <b>105.41%</b>           |

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#### VI. Series 2004-A Portfolio Characteristics

|           |   | Number of Loans | Dollar Amount   | % of Portfolio |
|-----------|---|-----------------|-----------------|----------------|
| <b>A.</b> | <b>Loan Type Distribution:</b>          |                 |                 |                |
|           | 1 Private Loans                         | 7,775           | \$28,427,881.22 | 100.00%        |
|           | 2 Total By Loan Type Distribution (a)   | 7,775           | \$28,427,881.22 | 100.00%        |
| <b>B.</b> | <b>Borrower Status Distribution:</b>    |                 |                 |                |
|           | 1 In-School                             | 1               | \$6,083.00      | 0.02%          |
|           | 2 Grace                                 | 6               | \$65,810.00     | 0.23%          |
|           | 3 Deferment                             | 0               | \$0.00          | 0.00%          |
|           | 4 Forbearance                           | 19              | \$110,465.08    | 0.39%          |
|           | 5 Repayment                             | 7,746           | \$28,228,993.47 | 99.30%         |
|           | 6 Interim Charge-Offs                   | 3               | \$16,529.67     | 0.06%          |
|           | 7 Total By Borrower Status Distribution | 7,775           | \$28,427,881.22 | 100.00%        |
| <b>C.</b> | <b>School Type Distribution:</b>        |                 |                 |                |
|           | 1 Graduate                              | 7,728           | \$28,215,258.06 | 99.25%         |
|           | 2 Undergraduate                         | 47              | \$212,623.16    | 0.75%          |
|           | 3 Total By Loan Type Distribution       | 7,775           | \$28,427,881.22 | 100.00%        |

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| VII. Series 2004-A Notes      |            | Portfolio Status By Loan Type |                |  |
|-------------------------------|------------|-------------------------------|----------------|--|
| Status                        | # of Loans | Amount (\$)                   | Percentage (%) |  |
| <b>A.</b> INTERIM:            |            | Includes Accrued Int.         |                |  |
| <b>A.</b> In-School           |            |                               |                |  |
| Current                       | 1          | \$12,795.23                   | 0.04%          |  |
| <b>B.</b> Grace               |            |                               |                |  |
| Current                       | 6          | \$131,681.77                  | 0.46%          |  |
| <b>C.</b> TOTAL INTERIM       | 7          | \$144,477.00                  | 0.50%          |  |
| <b>D.</b> REPAYMENT:          |            |                               |                |  |
| Active                        |            |                               |                |  |
| Current                       | 7,088      | \$25,264,449.60               | 88.19%         |  |
| 1-29 Days Delinquent          | 442        | \$1,914,346.72                | 6.68%          |  |
| 30-59 Days Delinquent         | 104        | \$550,274.47                  | 1.92%          |  |
| 60-89 Days Delinquent         | 38         | \$248,638.50                  | 0.87%          |  |
| 90-119 Days Delinquent        | 26         | \$96,751.32                   | 0.34%          |  |
| 120-149 Days Delinquent       | 23         | \$105,903.63                  | 0.37%          |  |
| 150-179 Days Delinquent       | 25         | \$191,463.42                  | 0.67%          |  |
| > 180 Days Delinquent         | 0          | \$0.00                        | 0.00%          |  |
| <b>E.</b> Deferment:          |            |                               |                |  |
| Current                       | 0          | \$0.00                        | 0.00%          |  |
| <b>F.</b> Forbearance:        |            |                               |                |  |
| Current                       | 19         | \$114,869.02                  | 0.40%          |  |
| <b>G.</b> Interim Charge-Offs | 3          | \$16,533.91                   | 0.06%          |  |
| <b>H.</b> TOTAL REPAYMENT     | 7,768      | \$28,503,230.59               | 99.50%         |  |
| <b>I.</b> TOTAL PORTFOLIO     | 7,775      | \$28,647,707.59               | 100.00%        |  |

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#### VIII. Series 2004-A Portfolio Summary Report

|           |  |                     |
|-----------|--|---------------------|
| <b>A.</b> | 1 ABS Notes Outstanding                        | <b>\$30,250,000</b> |
| <b>B.</b> | 1 Total Private Principal Outstanding Balance  | \$28,427,881        |
|           | 2 Total Fund Accounts Balance                  | \$3,352,338         |
|           | 3 Total Principal and Accrued Interest Balance | \$28,647,708        |
|           | 4 Number of Loans                              | 7,775               |
|           | 5 Number of Borrowers                          | 6,792               |
| <b>C.</b> | 1 Borrower Payments- Principal                 | \$1,128,384         |
|           | 2 Borrower Payments- Interest                  | \$216,120           |
| <b>D.</b> | 1 Necessary Funds Transfer to Meet Obligations | \$0                 |
|           | 2 Administrative Allowance                     | \$11,087            |
|           | 3 Cash Release to Access Group Inc             | \$12,732            |
| <b>E.</b> | 1 Weighted Average Coupon (WAC)                | 8.58%               |
|           | 2 Weighted Average Remaining Maturity (WARM)   | 44                  |
| <b>F.</b> | 1 Senior Notes Outstanding                     | \$28,850,000        |
|           | 2 Subordinate Note Outstanding                 | \$1,400,000         |
|           | 3 Senior Principal Distribution Amount         | \$0                 |
|           | 4 Subordinate Principal Distribution Amount    | \$100,000           |
|           | 5 Net Loan Rate                                | 8.17%               |
|           | 6 Senior Asset Percentage                      | 110.73%             |
|           | 7 Subordinate Asset Percentage                 | 105.59%             |



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2004-A Notes

### Portfolio Trend Analysis Report

August 31, 2023

#### IX. Asset-Backed Securities Notes Series 2004-A

| Collection Periods |  | October-22          | November-22         | December-22         | January-23          | February-23         | March-23            | April-23            | May-23              | June-23             | July-23             | August-23           |
|--------------------|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Reporting Date     |  | 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           | 9/25/2023           |
| <b>A.</b>          | <b>1 Asset Backed Securities</b>               | <b>\$42,250,000</b> | <b>\$40,950,000</b> | <b>\$40,200,000</b> | <b>\$38,700,000</b> | <b>\$37,450,000</b> | <b>\$36,300,000</b> | <b>\$34,950,000</b> | <b>\$32,600,000</b> | <b>\$31,600,000</b> | <b>\$30,350,000</b> | <b>\$30,250,000</b> |
| <b>B.</b>          | 1 Total Private Principal Balance              | \$40,497,240        | \$39,349,762        | \$38,223,911        | \$36,722,182        | \$35,456,594        | \$34,033,722        | \$32,891,922        | \$31,750,080        | \$30,711,534        | \$29,566,561        | <b>\$28,427,881</b> |
|                    | 2 Total Fund Accounts Balance                  | \$3,361,068         | \$3,198,162         | \$3,545,013         | \$3,532,126         | \$3,645,710         | \$3,896,959         | \$3,741,150         | \$2,442,775         | \$2,480,928         | \$2,215,650         | <b>\$3,352,338</b>  |
|                    | 3 Total Principal and Accrued Interest Balance | \$40,714,441        | \$39,560,836        | \$38,440,582        | \$36,956,682        | \$35,673,051        | \$34,243,842        | \$33,119,344        | \$31,951,813        | \$30,921,157        | \$29,785,351        | <b>\$28,647,708</b> |
|                    | 4 Number of Loans                              | 9,110               | 9,007               | 8,904               | 8,742               | 8,596               | 8,437               | 8,301               | 8,159               | 8,042               | 7,917               | <b>7,775</b>        |
|                    | 5 Number of Borrowers                          | 7,927               | 7,838               | 7,746               | 7,603               | 7,483               | 7,351               | 7,235               | 7,114               | 7,013               | 6,911               | <b>6,792</b>        |
| <b>C.</b>          | 1 Borrower Payments- Principal                 | \$1,150,218         | \$1,127,224         | \$1,072,464         | \$1,478,591         | \$1,212,431         | \$1,361,358         | \$1,099,648         | \$1,141,858         | \$1,014,170         | \$1,114,416         | <b>\$1,128,384</b>  |
|                    | 2 Borrower Payments- Interest                  | \$193,950           | \$216,596           | \$204,158           | \$235,713           | \$242,550           | \$227,328           | \$225,812           | \$226,332           | \$222,348           | \$215,522           | <b>\$216,120</b>    |
| <b>D.</b>          | 1 Necessary Funds Transfer to Meet Obligations | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | <b>\$0</b>          |
|                    | 2 Administrative Allowance                     | \$34,735            | \$33,748            | \$32,791            | \$31,853            | \$30,602            | \$29,547            | \$28,361            | \$12,334            | \$11,906            | \$11,517            | <b>\$11,087</b>     |
|                    | 3 Cash Release to Access Group                 | \$90,208            | \$72,026            | \$0                 | \$19,168            | \$49,821            | \$0                 | \$77,253            | \$92,995            | \$263,770           | \$0                 | <b>\$12,732</b>     |
| <b>E.</b>          | 1 Weighted Average Coupon (WAC)                | 6.15%               | 6.16%               | 6.16%               | 7.83%               | 7.84%               | 7.83%               | 8.03%               | 8.03%               | 8.03%               | 8.57%               | <b>8.58%</b>        |
|                    | 2 Weighted Average Remaining Maturity (WARM)   | 50                  | 51                  | 48                  | 48                  | 48                  | 46                  | 46                  | 46                  | 43                  | 44                  | <b>44</b>           |
| <b>F.</b>          | 1 Senior Notes Outstanding                     | \$39,800,000        | \$38,550,000        | \$37,900,000        | \$36,550,000        | \$35,500,000        | \$34,450,000        | \$33,250,000        | \$30,900,000        | \$30,000,000        | \$28,850,000        | <b>\$28,850,000</b> |
|                    | 2 Subordinate Note Outstanding                 | \$2,450,000         | \$2,400,000         | \$2,300,000         | \$2,150,000         | \$1,950,000         | \$1,850,000         | \$1,700,000         | \$1,700,000         | \$1,600,000         | \$1,500,000         | <b>\$1,400,000</b>  |
|                    | 3 Senior Principal Distribution Amount         | \$1,700,000         | \$1,250,000         | \$650,000           | \$1,350,000         | \$1,050,000         | \$1,050,000         | \$1,200,000         | \$2,350,000         | \$900,000           | \$1,150,000         | <b>\$0</b>          |
|                    | 4 Subordinate Principal Distribution Amount    | \$0                 | \$50,000            | \$100,000           | \$150,000           | \$150,000           | \$100,000           | \$150,000           | \$0                 | \$100,000           | \$100,000           | <b>\$100,000</b>    |
|                    | 5 Net Loan Rate                                | 5.75%               | 5.79%               | 5.77%               | 7.38%               | 7.37%               | 7.38%               | 7.59%               | 7.62%               | 7.81%               | 8.41%               | <b>8.17%</b>        |
|                    | 6 Senior Asset Percentage                      | 110.58%             | 110.73%             | 110.48%             | 110.42%             | 110.39%             | 110.29%             | 110.39%             | 111.27%             | 111.27%             | 110.79%             | <b>110.73%</b>      |
|                    | 7 Subordinate Asset Percentage                 | 104.15%             | 104.23%             | 104.11%             | 104.28%             | 104.64%             | 104.66%             | 105.01%             | 105.46%             | 105.62%             | 105.30%             | <b>105.59%</b>      |