

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 25, 2023
Collection Period: 09/01/23 to 09/30/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
									August 31, 2023	Change	September 30, 2023			
1	Principal Balance								\$295,953,535.11	(\$3,963,153.12)	\$291,990,381.99			
2	Accrued Interest								\$5,141,624.59	(\$67,810.44)	\$5,073,814.15			
3	Accrued ISP								\$17,965.96	\$8,138.99	\$26,104.95			
4	Accrued SAP								\$2,369,787.54	\$1,216,667.63	\$3,586,455.17			
5	Total Principal And Accrued Interest Balance								\$303,482,913.20	(\$2,806,156.94)	\$300,676,756.26			
6	Fund Accounts Balance								\$14,584,865.45	\$1,104,672.11	\$15,689,537.56			
7	Total Student Loans And Fund Balance								\$318,067,778.65	(\$1,701,484.83)	\$316,366,293.82			
B.														
1	Weighted Average Coupon (WAC)								2.88%	0.01%	2.87%			
												[not including SAP]		
2	Weighted Average Remaining Maturity (WARM)								142	(1)	141			
												[includes in-school period]		
3	Number of Loans								20,328	(191)	20,137			
4	Number of Borrowers								10,531	(89)	10,442			
C. Notes and Certificates														
									Spread	9/30/2023	Balance	Balance	% of	
									Adjustment	Int. Rate	August 31, 2023	September 30, 2023	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%	
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%	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	Auction	N/A	N/A	5.47000%			\$53,400,000.00	\$53,400,000.00	15.44%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	5.47000%			\$39,050,000.00	\$39,050,000.00	11.29%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	5.48000%			\$23,750,000.00	\$23,750,000.00	6.87%	
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%	
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%	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC	00432CAZ4	Auction	N/A	N/A	5.47000%			\$39,750,000.00	\$39,750,000.00	11.50%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	Auction	N/A	N/A	5.48000%			\$40,850,000.00	\$40,850,000.00	11.81%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	5.47000%			\$40,850,000.00	\$40,850,000.00	11.81%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	5.47000%			\$40,800,000.00	\$40,800,000.00	11.80%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	5.47000%			\$19,700,000.00	\$19,700,000.00	5.70%	
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%	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN	00432CBN0	90-Day Average SOFR	0.26161%	0.21000%	5.71539%			\$26,518,000.00	(\$1,393,000.00)	\$25,125,000.00	7.27%
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%	
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%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	Auction	N/A	N/A	0.00000%			\$0.00	\$0.00	0.00%	
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%	
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	Auction	N/A	N/A	5.47000%			\$22,500,000.00	\$22,500,000.00	6.51%	
20	Total Notes and Certificates							5.48970%			\$347,168,000.00	(\$1,393,000.00)	\$345,775,000.00	100.00%
D. Fund Balances														
									August 31, 2023	Change	September 30, 2023			
1	Acquisition Fund								\$0.00	\$0.00	\$0.00			
2	Administration Fund								\$51,657.39	(\$657.02)	\$51,000.37			
3	Capitalized Interest Fund								\$2,862,081.00	\$0.00	\$2,862,081.00			
4	Collection Fund								\$9,262,566.84	(\$4,413,271.16)	\$4,849,295.68			
5	Debt Service Fund - Interest Account								\$1,475,974.98	(\$301,748.93)	\$1,174,226.05			
6	Debt Service Fund - Principal Account								\$932,585.24	\$5,820,349.22	\$6,752,934.46			
7	Total Fund Accounts Balance								\$14,584,865.45	\$1,104,672.11	\$15,689,537.56			

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 25, 2023
Collection Period: 09/01/23 to 09/30/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		9/30/2023	9/30/2023	9/30/2023
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,021,288.93)	(\$3,842,706.81)	(\$178,582.12)
2	Claim Payments	(\$152,981.84)	(\$151,585.80)	(\$1,396.04)
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	\$86,108.92	\$86,108.92	\$0.00
5	New Acquisitions - Total	\$86,108.92	\$86,108.92	\$0.00
6	Total Cash Principal Activity	(\$4,088,161.85)	(\$3,908,183.69)	(\$179,978.16)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$127,389.97	\$121,567.08	\$5,822.89
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	(\$2,381.24)	(\$2,351.92)	(\$29.32)
4	Total Adjustments	(\$2,381.24)	(\$2,351.92)	(\$29.32)
5	Total Non-Cash Principal Activity	\$125,008.73	\$119,215.16	\$5,793.57
C.	Total Student Loan Principal Activity	(\$3,963,153.12)	(\$3,788,968.53)	(\$174,184.59)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$627,314.27)	(\$599,354.35)	(\$27,959.92)
2	Claim Payments	(\$5,521.20)	(\$5,488.00)	(\$33.20)
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	(\$30.74)	(\$30.06)	(\$0.68)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$632,866.21)	(\$604,872.41)	(\$27,993.80)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$685,761.14	\$640,311.15	\$45,449.99
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,138.99	\$6,439.57	\$1,699.42
3	Special Allowance Payments - Accrued	\$1,216,667.63	\$1,214,760.82	\$1,906.81
4	Capitalized Interest	(\$127,389.97)	(\$121,567.08)	(\$5,822.89)
5a	Small Balance and Other Adjustments	(\$806.28)	(\$687.56)	(\$118.72)
5b	Adjustments - Write-offs	(\$0.29)	(\$0.29)	\$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	(\$806.57)	(\$687.85)	(\$118.72)
6	Fee Accruals	\$7,491.17	\$7,090.22	\$400.95
7	Total Non-Cash Interest Activity	\$1,789,862.39	\$1,746,346.83	\$43,515.56
F.	Total Student Loan Interest Activity	\$1,156,996.18	\$1,141,474.42	\$15,521.76

ACCESS GROUP, INC.

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

Report Date: October 25, 2023

Collection Period: 09/01/23 to 09/30/23

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	September 30, 2023	
	1 Beginning Balance	\$9,188,500.35	
	2 Transfers to Other Funds	(\$9,188,500.35)	
	3 Amount received in the collection account related to the collection period	\$3,081,120.00	
	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	\$152,981.84	
	8 Guarantee Payments of Interest	\$5,521.20	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$86,108.92)	
	11 Interest and Other Earnings	\$54,201.13	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$3,207,715.25	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$110,982.58	\$110,982.58
	1b Broker Dealer, Auction Agent and Other Fees	\$261,808.13	\$261,808.13
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,336,231.61	\$1,336,231.61
	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	\$277,240.61	\$277,240.61
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$450,000.00	\$450,000.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$771,452.32	\$771,452.32
	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
	12 Total Payments	\$3,207,715.25	\$3,207,715.25
			\$0.00

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
			Remaining Funds Balance	CAP I Account Used	
A.	Total Available Funds (Collection Fund Account)		\$3,207,715.25	\$3,207,715.25	\$0.00
B.	Administration Funds		\$372,790.71	\$2,834,924.54	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$2,834,924.54	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,834,924.54	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$224,482.92	\$2,610,441.62	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$164,158.39	\$2,446,283.23	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,446,283.23	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,446,283.23	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$138,725.40	\$2,307,557.83	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$345,958.65	\$1,961,599.18	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$171,725.23	\$1,789,873.95	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$171,515.04	\$1,618,358.91	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,618,358.91	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$119,665.98	\$1,498,692.93	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,336,231.61			
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,498,692.93	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,498,692.93	\$0.00	\$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	\$99,840.25	\$1,398,852.68	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$82,814.86	\$1,316,037.82	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$94,585.50	\$1,221,452.32	\$0.00	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$277,240.61			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,221,452.32	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$450,000.00	\$771,452.32	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$771,452.32	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$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	\$320,650,000.00
	2 Interest net of FRN allocation	\$1,861,765.22
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$110,982.58
	5 Minus amounts required..ED..guarantee agencies	\$253,054.81
	6 Minus defaulted during the month	\$4,651.68
	7 Minus auction note and trustee fees	\$8,383.96
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.56%
	Net Loan Rate	5.56%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$300,676,756.26
	2 Fund Balances	\$15,754,300.97
	3 Senior Notes Interest	\$541,857.01
	4 Senior Notes Outstanding	\$279,825,000.00
	Senior Asset Percentage	112.89%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$300,676,756.26
	2 Fund Balances	\$15,754,300.97
	3 All Notes Interest	\$682,648.38
	4 All Notes Outstanding	\$345,775,000.00
	Subordinate Asset Percentage	91.32%

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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	625	\$2,956,073.62	1.01%
	2 UnSubsidized Stafford	623	\$4,565,299.75	1.56%
	3 Consolidation	18,889	\$284,469,008.62	97.42%
	4 Total By Loan Type Distribution	20,137	\$291,990,381.99	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	178	\$3,110,492.05	1.07%
	4 Forbearance	231	\$4,756,637.49	1.63%
	5 Repayment	19,705	\$283,747,315.25	97.18%
	6 Claims	21	\$358,763.15	0.12%
	7 Total By Borrower Status Distribution	20,137	\$291,990,381.99	100.00%
C.	School Type Distribution:			
	1 Graduate	20,032	\$291,696,925.80	99.90%
	2 Undergraduate	105	\$293,456.19	0.10%
	3 Total By School Type Distribution	20,137	\$291,990,381.99	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	0.23%	1	\$16,134.80	0.34%	79	\$1,595,499.95	0.55%
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	0.23%	1	\$16,134.80	0.34%	79	\$1,595,499.95	0.55%
D. REPAYMENT:									
Active									
Current	484	\$2,312,523.92	75.75%	489	\$3,563,766.49	75.04%	17,530	\$259,147,436.23	89.59%
1-29 Days Delinquent	37	\$152,702.77	5.00%	37	\$262,987.05	5.54%	659	\$12,492,966.15	4.32%
30-59 Days Delinquent	13	\$68,396.50	2.24%	14	\$122,854.46	2.59%	162	\$4,081,782.08	1.41%
60-89 Days Delinquent	11	\$53,765.49	1.76%	11	\$59,268.40	1.25%	80	\$2,193,367.94	0.76%
90-119 Days Delinquent	5	\$21,569.74	0.71%	5	\$36,597.10	0.77%	28	\$754,653.82	0.26%
≥ 120 Days Delinquent	13	\$47,316.64	1.55%	9	\$57,799.34	1.22%	118	\$2,934,144.95	1.01%
E. Deferment:									
Current	32	\$206,772.42	6.77%	27	\$323,537.64	6.81%	40	\$1,141,526.14	0.39%
F. Forbearance:									
Current	27	\$174,776.19	5.72%	30	\$305,946.81	6.44%	174	\$4,561,318.76	1.58%
G. Claims	2	\$8,268.99	0.27%	0	\$0.00	0.00%	19	\$359,614.37	0.12%
H. TOTAL REPAYMENT	624	\$3,046,092.66	99.77%	622	\$4,732,757.29	99.66%	18,810	\$287,666,810.44	99.45%
I. TOTAL PORTFOLIO	625	\$3,052,993.66	100.00%	623	\$4,748,892.09	100.00%	18,889	\$289,262,310.39	100.00%
J. GRAND TOTAL					\$297,064,196.14				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 25, 2023

Collection Period: 09/01/23 to 09/30/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period	09/01/23 to 09/30/23
	Reporting Date	10/25/23
A.	1 ABS Notes Outstanding	\$345,775,000
B.	1 Total Principal Balance	\$291,990,382
	2 Total Fund Accounts Balance	\$15,689,538
	3 Total Principal and Accrued Interest Balance	\$300,676,756
	4 Number of Loans	20,137
	5 Number of Borrowers	10,442
C.	1 Borrower Payments- Principal	\$4,021,289
	2 Borrower Payments- Interest	\$627,314
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$110,983
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.87%
	2 Weighted Average Remaining Maturity (WARM)	141
F.	1 Senior Notes Outstanding	\$279,825,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$1,393,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.56%
	6 Senior Asset Percentage	112.89%
	7 Subordinate Asset Percentage	91.32%

ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		November-22	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23
Reporting Date		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	10/25/2023
A.	1 Asset Backed Securities	\$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	\$347,168,000	\$345,775,000
B.	1 Total Principal Balance	\$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	\$295,953,535	\$291,990,382
	2 Total Fund Accounts Balance	\$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	\$14,584,865	\$15,689,538
	3 Total Principal and Accrued Interest Balance	\$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	\$303,482,913	\$300,676,756
	4 Number of Loans	22,029	21,533	21,387	21,237	21,057	20,919	20,781	20,640	20,503	20,328	20,137
	5 Number of Borrowers	11,352	11,101	11,034	10,959	10,871	10,812	10,746	10,682	10,621	10,531	10,442
C.	1 Borrower Payments- Principal	\$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	\$3,341,327	\$4,021,289
	2 Borrower Payments- Interest	\$806,280	\$738,762	\$712,718	\$658,858	\$613,587	\$608,107	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$129,761	\$125,109	\$121,867	\$120,384	\$119,011	\$117,253	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.87%	2.88%	2.87%
	2 Weighted Average Remaining Maturity (WARM)	148	148	147	146	145	145	144	143	143	142	141
F.	1 Senior Notes Outstanding	\$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	\$281,218,000	\$279,825,000
	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	\$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	\$750,000	\$1,393,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.28%	4.76%	4.74%	4.66%	5.13%	5.15%	5.38%	5.36%	5.47%	5.48%	5.56%
	6 Senior Asset Percentage	110.73%	110.99%	111.54%	111.82%	112.14%	112.34%	112.39%	112.48%	112.82%	112.81%	112.89%
	7 Subordinate Asset Percentage	92.28%	92.25%	91.98%	91.83%	91.66%	91.60%	91.58%	91.57%	91.38%	91.34%	91.32%