

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: October 25, 2023

Collection Period: 09/01/2023 to 09/30/2023

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		August 31, 2023	Change	September 30, 2023
1	Principal Balance	\$28,427,881.22	(\$1,079,201.28)	\$27,348,679.94
2	Accrued Interest	\$219,826.37	(\$19,619.04)	\$200,207.33
3	Total Principal And Accrued Interest Balance	\$28,647,707.59	(\$1,098,820.32)	\$27,548,887.27
4	Fund Accounts Balance	\$3,352,337.88	\$192,509.92	\$3,544,847.80
5	Total Student Loans And Fund Balance	\$32,000,045.47	(\$906,310.40)	\$31,093,735.07

B. Student Loan Portfolio and Fund Balance		August 31, 2023	Change	September 30, 2023
1	Weighted Average Coupon (WAC)	8.58%	0.00%	8.57%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	44	(3)	41
3	Number of Loans	7,775	(130)	7,645
4	Number of Borrowers	6,792	(110)	6,682

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	9/30/2023 Interest Rate	Balance August 31, 2023	Balance Change	Balance September 30, 2023	% of O/S Securities
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	6.93900%	\$28,850,000.00	(\$950,000.00)	\$27,900,000.00	95.2%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.19300%	\$1,400,000.00	\$0.00	\$1,400,000.00	4.8%
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					6.85557%	\$30,250,000.00	(\$950,000.00)	\$29,300,000.00	100.0%

D. Fund Accounts Balance		August 31, 2023	Change	September 30, 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	\$21,433.69	(\$25.86)	\$21,407.83
4	Collection Account	\$1,800,347.11	(\$433,794.73)	\$1,366,552.38
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	\$172,846.12	\$7,147.94	\$179,994.06
12	Class A-4 Principal Account	\$952,151.26	\$419,165.21	\$1,371,316.47
13	Class B-1 Interest Account	\$5,559.68	\$17.36	\$5,577.04
14	Class B-1 Principal Account	\$0.02	\$200,000.00	\$200,000.02
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	\$3,352,337.88	\$192,509.92	\$3,544,847.80

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity		September 30, 2023
1	Borrower Payments - Total	(\$1,041,590.64)
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	(\$1,041,590.64)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$13,990.49
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$424.31)
4b	Adjustments - Write-offs	(\$51,176.82)
4	Total Adjustments	(\$51,601.13)
5	Total Non-Cash Principal Activity	(\$37,610.64)
C. Total Student Loan Principal Activity		(\$1,079,201.28)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$209,755.02)
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	(\$209,755.02)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$202,522.63
2	Capitalized Interest	(\$13,990.49)
3a	Small Balance and Other Adjustments	\$328.59
3b	Adjustments - Write-offs	(\$588.14)
3	Total Adjustments	(\$259.55)
4	Fee Accruals	\$1,863.39
5	Total Non-Cash Interest Activity	\$190,135.98
F. Total Student Loan Interest Activity		(\$19,619.04)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		September 30, 2023		
	Beginning Balance		\$1,760,056.27	
	Transfers to Other Funds		(\$1,760,056.27)	
1a	Amount received in the collection account related to the collection period		\$922,149.54	
1b	Earnings		\$11,986.56	
1c	Recoveries		\$62,929.32	
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		\$997,065.42	
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$23,689.90	\$23,689.90	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$872.08	\$872.08	\$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	\$110,045.07	\$110,045.07	\$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	\$4,792.32	\$4,792.32	\$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)	\$828,330.19	\$828,330.19	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$29,335.86	\$29,335.86	\$0.00
	Total Payments	\$997,065.42	\$997,065.42	\$0.00

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$997,065.42	\$997,065.42	\$0.00
B.	First	Administration Allowance	\$24,561.98	\$972,503.44	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$972,503.44	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$972,503.44	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$972,503.44	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$110,045.07	\$862,458.37	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$110,045.07		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$862,458.37	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$862,458.37	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$862,458.37	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$862,458.37	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$4,792.32	\$857,666.05	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$857,666.05	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$857,666.05	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$857,666.05	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$857,666.05	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$857,666.05	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$857,666.05	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$857,666.05	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$828,330.19	\$29,335.86	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$29,335.86	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance		\$0.00	
2 ARC Notes outstanding Balance		\$29,300,000.00	
3 Amount of Accrued Interest		\$195,893.52	
4 Plus investment earnings and late fees		\$15,775.83	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$10,255.75	
7 Minus Notes fees expected during current Interest Period		\$872.08	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.22%	
Net Loan Rate		8.22%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$27,548,887.27		\$27,548,887.27
2 Fund Balances	\$3,544,847.80		\$969,291.28
3 Senior Notes Interest and Fees Accrued	\$64,163.56		\$64,163.56
4 Senior Notes Outstanding	\$27,900,000.00		\$25,850,000.00
Senior Asset Percentage	111.22%		110.07%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$27,548,887.27		\$27,548,887.27
2 Fund Balances	\$3,544,847.80		\$969,291.28
3 All Notes Interest and Fees Accrued	\$68,178.54		\$68,178.54
4 All Notes Outstanding	\$29,300,000.00		\$26,950,000.00
Subordinate Asset Percentage	105.89%		105.57%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	7,645	\$27,348,679.94	100.00%
	2 Total By Loan Type Distribution (a)	7,645	\$27,348,679.94	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$6,083.00	0.02%
	2 Grace	5	\$54,810.00	0.20%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	23	\$123,620.83	0.45%
	5 Repayment	7,610	\$27,125,747.05	99.18%
	6 Interim Charge-Offs	6	\$38,419.06	0.14%
	7 Total By Borrower Status Distribution	7,645	\$27,348,679.94	100.00%
C.	School Type Distribution:			
	1 Graduate	7,598	\$27,141,990.35	99.24%
	2 Undergraduate	47	\$206,689.59	0.76%
	3 Total By Loan Type Distribution	7,645	\$27,348,679.94	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:			
	In-School	Includes Accrued Int.		
	Current	1	\$12,842.28	0.05%
B.	Grace			
	Current	5	\$109,117.99	0.40%
C.	TOTAL INTERIM	6	\$121,960.27	0.44%
D.	REPAYMENT:			
	Active			
	Current	6,887	\$23,897,175.36	86.74%
	1-29 Days Delinquent	508	\$2,269,581.82	8.24%
	30-59 Days Delinquent	116	\$569,501.99	2.07%
	60-89 Days Delinquent	37	\$204,440.87	0.74%
	90-119 Days Delinquent	22	\$105,835.65	0.38%
	120-149 Days Delinquent	22	\$98,498.06	0.36%
	150-179 Days Delinquent	18	\$114,761.40	0.42%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	23	\$128,641.14	0.47%
G.	Interim Charge-Offs	6	\$38,490.71	0.14%
H.	TOTAL REPAYMENT	7,639	\$27,426,927.00	99.56%
I.	TOTAL PORTFOLIO	7,645	\$27,548,887.27	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$29,300,000
B.	1 Total Private Principal Outstanding Balance	\$27,348,680
	2 Total Fund Accounts Balance	\$3,544,848
	3 Total Principal and Accrued Interest Balance	\$27,548,887
	4 Number of Loans	7,645
	5 Number of Borrowers	6,682
C.	1 Borrower Payments- Principal	\$1,041,591
	2 Borrower Payments- Interest	\$209,755
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$23,690
	3 Cash Release to Access Group Inc	\$29,336
E.	1 Weighted Average Coupon (WAC)	8.57%
	2 Weighted Average Remaining Maturity (WARM)	41
F.	1 Senior Notes Outstanding	\$27,900,000
	2 Subordinate Note Outstanding	\$1,400,000
	3 Senior Principal Distribution Amount	\$950,000
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	8.22%
	6 Senior Asset Percentage	111.22%
	7 Subordinate Asset Percentage	105.89%

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Portfolio Trend Analysis Report

September 30, 2023

IX. Asset-Backed Securities Notes Series 2004-A

	Collection Periods	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	\$40,950,000	\$40,200,000	\$38,700,000	\$37,450,000	\$36,300,000	\$34,950,000	\$32,600,000	\$31,600,000	\$30,350,000	\$30,250,000	\$29,300,000
B.	1 Total Private Principal Balance	\$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	\$28,427,881	\$27,348,680
	2 Total Fund Accounts Balance	\$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	\$3,352,338	\$3,544,848
	3 Total Principal and Accrued Interest Balance	\$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	\$28,647,708	\$27,548,887
	4 Number of Loans	9,007	8,904	8,742	8,596	8,437	8,301	8,159	8,042	7,917	7,775	7,645
	5 Number of Borrowers	7,838	7,746	7,603	7,483	7,351	7,235	7,114	7,013	6,911	6,792	6,682
C.	1 Borrower Payments- Principal	\$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	\$1,128,384	\$1,041,591
	2 Borrower Payments- Interest	\$216,596	\$204,158	\$235,713	\$242,550	\$227,328	\$225,812	\$226,332	\$222,348	\$215,522	\$216,120	\$209,755
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$33,748	\$32,791	\$31,853	\$30,602	\$29,547	\$28,361	\$12,334	\$11,906	\$11,517	\$11,087	\$23,690
	3 Cash Release to Access Group	\$72,026	\$0	\$19,168	\$49,821	\$0	\$77,253	\$92,995	\$263,770	\$0	\$12,732	\$29,336
E.	1 Weighted Average Coupon (WAC)	6.16%	6.16%	7.83%	7.84%	7.83%	8.03%	8.03%	8.03%	8.57%	8.58%	8.57%
	2 Weighted Average Remaining Maturity (WARM)	51	48	48	48	46	46	46	43	44	44	41
F.	1 Senior Notes Outstanding	\$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	\$28,850,000	\$27,900,000
	2 Subordinate Note Outstanding	\$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	\$1,400,000	\$1,400,000
	3 Senior Principal Distribution Amount	\$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	\$0	\$950,000
	4 Subordinate Principal Distribution Amount	\$50,000	\$100,000	\$150,000	\$150,000	\$100,000	\$150,000	\$0	\$100,000	\$100,000	\$100,000	\$0
	5 Net Loan Rate	5.79%	5.77%	7.38%	7.37%	7.38%	7.59%	7.62%	7.81%	8.41%	8.17%	8.22%
	6 Senior Asset Percentage	110.73%	110.48%	110.42%	110.39%	110.29%	110.39%	111.27%	111.27%	110.79%	110.73%	111.22%
	7 Subordinate Asset Percentage	104.23%	104.11%	104.28%	104.64%	104.66%	105.01%	105.46%	105.62%	105.30%	105.59%	105.89%