

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 27, 2023
Collection Period: 10/01/23 to 10/31/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
									September 30, 2023	Change	October 31, 2023			
1	Principal Balance								\$291,990,381.99	(\$4,209,777.83)		\$287,780,604.16		
2	Accrued Interest								\$5,073,814.15	(\$110,529.89)		\$4,963,284.26		
3	Accrued ISP								\$26,104.95	\$7,750.56		\$33,855.51		
4	Accrued SAP								\$3,586,455.17	\$1,176,796.62		\$4,763,251.79		
5	Total Principal And Accrued Interest Balance								\$300,676,756.26	(\$3,135,760.54)		\$297,540,995.72		
6	Fund Accounts Balance								\$15,689,537.56	(\$3,375,058.88)		\$12,314,478.68		
7	Total Student Loans And Fund Balance								\$316,366,293.82	(\$6,510,819.42)		\$309,855,474.40		
B.														
1	Weighted Average Coupon (WAC)		[not including SAP]						2.87%	0.01%		2.88%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						141	0		141		
3	Number of Loans								20,137	(204)		19,933		
4	Number of Borrowers								10,442	(96)		10,346		
C. Notes and Certificates														
									Spread		10/31/2023	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	September 30, 2023	Change		October 31, 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	0.00%		
2	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-2 FRN	00432CAL5	90-Day Average SOFR	0.26161%	0.18000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%		
3	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-3 ARC	00432CAM3	Auction	N/A	N/A	5.48000%	\$53,400,000.00	\$0.00	\$53,400,000.00	15.75%		
4	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-4 ARC	00432CAN1	Auction	N/A	N/A	5.48000%	\$39,050,000.00	\$0.00	\$39,050,000.00	11.52%		
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1		B ARC	00432CAP6	Auction	N/A	N/A	5.48000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.01%		
6	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-1 FRN	00432CAX9	90-Day Average SOFR	0.26161%	0.06000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%		
7	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-2 FRN	00432CAY7	90-Day Average SOFR	0.26161%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%		
8	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-3 ARC	00432CAZ4	Auction	N/A	N/A	5.48000%	\$39,750,000.00	(\$6,750,000.00)	\$33,000,000.00	9.73%		
9	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-4 ARC	00432CBA8	Auction	N/A	N/A	5.56000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.05%		
10	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-5 ARC	00432CBB6	Auction	N/A	N/A	5.48000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.05%		
11	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-6 ARC	00432CBC4	Auction	N/A	N/A	5.48000%	\$40,800,000.00	\$0.00	\$40,800,000.00	12.03%		
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1		B ARC	00432CBE0	Auction	N/A	N/A	5.48000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.81%		
13	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-1 FRN	00432CBM2	90-Day Average SOFR	0.26161%	0.11000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%		
14	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-2 FRN	00432CBN0	90-Day Average SOFR	0.26161%	0.21000%	5.71539%	\$25,125,000.00	\$0.00	\$25,125,000.00	7.41%		
15	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-3 ARC	00432CBP5	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%		
16	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-4 ARC	00432CBQ3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%		
17	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-5 ARC	00432CBR1	Auction	N/A	N/A	0.00000%	\$0.00	\$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	0.00%		
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1		B ARC	00432CBT7	Auction	N/A	N/A	5.48000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.64%		
20	Total Notes and Certificates								\$345,775,000.00	(\$6,750,000.00)		\$339,025,000.00	100.00%	
D. Fund Balances														
								September 30, 2023	Change		October 31, 2023			
1	Acquisition Fund								\$0.00	\$0.00		\$0.00		
2	Administration Fund								\$51,000.37	\$980.78		\$51,981.15		
3	Capitalized Interest Fund								\$2,862,081.00	\$0.00		\$2,862,081.00		
4	Collection Fund								\$4,849,295.68	\$1,884,987.08		\$6,734,282.76		
5	Debt Service Fund - Interest Account								\$1,174,226.05	\$267,520.94		\$1,441,746.99		
6	Debt Service Fund - Principal Account								\$6,752,934.46	(\$5,528,547.68)		\$1,224,386.78		
7	Total Fund Accounts Balance								\$15,689,537.56	(\$3,375,058.88)		\$12,314,478.68		

ACCESS GROUP, INC.

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Monthly Servicing Report

Report Date: November 27, 2023
Collection Period: 10/01/23 to 10/31/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		10/31/2023	10/31/2023	10/31/2023
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,271,624.87)	(\$4,136,698.07)	(\$134,926.80)
2	Claim Payments	(\$112,974.75)	(\$112,974.75)	\$0.00
3	Refunds	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$4,384,599.62)	(\$4,249,672.82)	(\$134,926.80)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$174,789.61	\$152,891.99	\$21,897.62
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	(\$43.63)	(\$43.63)	\$0.00
4b	Adjustments - Write-offs	\$75.81	\$76.57	(\$0.76)
4	Total Adjustments	\$32.18	\$32.94	(\$0.76)
5	Total Non-Cash Principal Activity	\$174,821.79	\$152,924.93	\$21,896.86
C.	Total Student Loan Principal Activity	(\$4,209,777.83)	(\$4,096,747.89)	(\$113,029.94)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$642,147.63)	(\$612,750.39)	(\$29,397.24)
2	Claim Payments	(\$1,178.09)	(\$1,178.09)	\$0.00
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	(\$13.58)	(\$13.57)	(\$0.01)
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	(\$643,339.30)	(\$613,942.05)	(\$29,397.25)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$699,189.59	\$652,854.68	\$46,334.91
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$7,750.56	\$6,220.22	\$1,530.34
3	Special Allowance Payments - Accrued	\$1,176,796.62	\$1,175,089.33	\$1,707.29
4	Capitalized Interest	(\$174,789.61)	(\$152,891.99)	(\$21,897.62)
5a	Small Balance and Other Adjustments	\$835.15	\$635.07	\$200.08
5b	Adjustments - Write-offs	\$0.12	\$0.12	\$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	\$835.27	\$635.19	\$200.08
6	Fee Accruals	\$7,574.16	\$7,114.17	\$459.99
7	Total Non-Cash Interest Activity	\$1,717,356.59	\$1,689,021.60	\$28,334.99
F.	Total Student Loan Interest Activity	\$1,074,017.29	\$1,075,079.55	(\$1,062.26)

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Collection Period: 10/01/23 to 10/31/23

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		October 31, 2023		
	1 Beginning Balance	\$3,207,715.25		
	2 Transfers to Other Funds	(\$3,207,715.25)		
	3 Amount received in the collection account related to the collection period	\$6,196,559.10		
	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	\$112,974.75		
	8 Guarantee Payments of Interest	\$1,178.09		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$64,763.41		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$6,375,475.35			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$109,496.39	\$109,496.39	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$256,993.05	\$256,993.05	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,185,990.02	\$1,185,990.02	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$281,289.94	\$281,289.94	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$450,000.00	\$450,000.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$4,091,705.95	\$4,091,705.95	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00	
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$6,375,475.35	\$6,375,475.35	\$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)		\$6,375,475.35	\$6,375,475.35	\$0.00
B.	Administration Funds		\$366,489.44	\$6,008,985.91	\$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	\$6,008,985.91	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,008,985.91	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$227,761.68	\$5,781,224.23	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$166,556.06	\$5,614,668.17	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,614,668.17	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,614,668.17	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$137,552.70	\$5,477,115.47	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$174,233.42	\$5,302,882.05	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$174,233.42	\$5,128,648.63	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$174,020.16	\$4,954,628.47	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,954,628.47	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$131,632.58	\$4,822,995.89	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,185,990.02		
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	\$4,822,995.89	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,822,995.89	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,822,995.89	\$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	\$101,298.50	\$4,721,697.39	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$84,024.44	\$4,637,672.95	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$95,967.00	\$4,541,705.95	\$0.00	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$281,289.94		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,541,705.95	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$450,000.00	\$4,091,705.95	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$4,091,705.95	\$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		\$313,900,000.00
	2 Interest net of FRN allocation		\$1,833,483.37
	3 Minus counterparty swap payments		\$0.00
	4 Minus administrative allowance		\$109,496.39
	5 Minus amounts required..ED..guarantee agencies		\$249,372.19
	6 Minus defaulted during the month		\$5,266.45
	7 Minus auction note and trustee fees		\$8,459.99
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.59%
	Net Loan Rate		5.59%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance		\$297,540,995.72
	2 Fund Balances		\$12,375,373.27
	3 Senior Notes Interest		\$770,024.66
	4 Senior Notes Outstanding		\$273,075,000.00
	Senior Asset Percentage		113.21%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance		\$297,540,995.72
	2 Fund Balances		\$12,375,373.27
	3 All Notes Interest		\$940,918.11
	4 All Notes Outstanding		\$339,025,000.00
	Subordinate Asset Percentage		91.14%

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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	618	\$2,914,013.11	1.01%
	2 UnSubsidized Stafford	613	\$4,494,330.32	1.56%
	3 Consolidation	18,702	\$280,372,260.73	97.43%
	4 Total By Loan Type Distribution	19,933	\$287,780,604.16	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	182	\$3,302,524.04	1.15%
	4 Forbearance	236	\$5,377,996.83	1.87%
	5 Repayment	19,484	\$278,579,061.18	96.80%
	6 Claims	29	\$503,848.06	0.18%
	7 Total By Borrower Status Distribution	19,933	\$287,780,604.16	100.00%
C.	School Type Distribution:			
	1 Graduate	19,830	\$287,489,272.25	99.90%
	2 Undergraduate	103	\$291,331.91	0.10%
	3 Total By School Type Distribution	19,933	\$287,780,604.16	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	\$16,197.23	0.35%	98	\$1,771,090.62	0.62%
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	\$16,197.23	0.35%	98	\$1,771,090.62	0.62%
D. REPAYMENT:									
Active									
Current	493	\$2,331,251.29	77.46%	496	\$3,679,642.55	78.71%	17,356	\$254,085,808.14	89.13%
1-29 Days Delinquent	35	\$168,325.84	5.59%	37	\$251,684.64	5.38%	612	\$12,717,551.51	4.46%
30-59 Days Delinquent	13	\$63,183.60	2.10%	11	\$74,632.51	1.60%	155	\$3,144,149.32	1.10%
60-89 Days Delinquent	8	\$49,340.02	1.64%	7	\$67,929.99	1.45%	76	\$2,376,704.97	0.83%
90-119 Days Delinquent	7	\$38,277.45	1.27%	7	\$42,689.04	0.91%	34	\$976,269.63	0.34%
≥ 120 Days Delinquent	13	\$34,948.60	1.16%	10	\$46,996.33	1.01%	114	\$2,887,923.25	1.01%
E. Deferment:									
Current	21	\$141,517.41	4.70%	21	\$242,632.35	5.19%	42	\$1,299,542.55	0.46%
F. Forbearance:									
Current	25	\$167,501.96	5.57%	23	\$252,667.01	5.40%	188	\$5,291,672.69	1.86%
G. Claims	2	\$8,321.79	0.28%	0	\$0.00	0.00%	27	\$508,535.13	0.18%
H. TOTAL REPAYMENT	617	\$3,002,667.96	99.77%	612	\$4,658,874.42	99.65%	18,604	\$283,288,157.19	99.38%
I. TOTAL PORTFOLIO	618	\$3,009,568.96	100.00%	613	\$4,675,071.65	100.00%	18,702	\$285,059,247.81	100.00%
J. GRAND TOTAL					\$292,743,888.42				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/23 to 10/31/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	10/01/23 to 10/31/23 11/27/23
A.	1 ABS Notes Outstanding	\$339,025,000
B.	1 Total Principal Balance	\$287,780,604
	2 Total Fund Accounts Balance	\$12,314,479
	3 Total Principal and Accrued Interest Balance	\$297,540,996
	4 Number of Loans	19,933
	5 Number of Borrowers	10,346
C.	1 Borrower Payments- Principal	\$4,271,625
	2 Borrower Payments- Interest	\$642,148
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$109,496
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.88%
	2 Weighted Average Remaining Maturity (WARM)	141
F.	1 Senior Notes Outstanding	\$273,075,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$6,750,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.59%
	6 Senior Asset Percentage	113.21%
	7 Subordinate Asset Percentage	91.14%

ACCESS GROUP, INC.

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

Trend Analysis Report

October 31, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23
	Reporting Date	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	11/27/2023
A.	1 Asset Backed Securities	\$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	\$339,025,000
B.	1 Total Principal Balance	\$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	\$287,780,604
	2 Total Fund Accounts Balance	\$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	\$12,314,479
	3 Total Principal and Accrued Interest Balance	\$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	\$297,540,996
	4 Number of Loans	21,533	21,387	21,237	21,057	20,919	20,781	20,640	20,503	20,328	20,137	19,933
	5 Number of Borrowers	11,101	11,034	10,959	10,871	10,812	10,746	10,682	10,621	10,531	10,442	10,346
C.	1 Borrower Payments- Principal	\$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	\$4,271,625
	2 Borrower Payments- Interest	\$738,762	\$712,718	\$658,858	\$613,587	\$608,107	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$125,109	\$121,867	\$120,384	\$119,011	\$117,253	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.87%	2.88%	2.87%	2.88%
	2 Weighted Average Remaining Maturity (WARM)	148	147	146	145	145	144	143	143	142	141	141
F.	1 Senior Notes Outstanding	\$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	\$273,075,000
	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	\$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	\$6,750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.76%	4.74%	4.66%	5.13%	5.15%	5.38%	5.36%	5.47%	5.48%	5.56%	5.59%
	6 Senior Asset Percentage	110.99%	111.54%	111.82%	112.14%	112.34%	112.39%	112.48%	112.82%	112.81%	112.89%	113.21%
	7 Subordinate Asset Percentage	92.25%	91.98%	91.83%	91.66%	91.60%	91.58%	91.57%	91.38%	91.34%	91.32%	91.14%