

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

I. Series 2004-A Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									September 30, 2023	Change	October 31, 2023		
1	Principal Balance								\$27,348,679.94	(\$1,060,234.46)	\$26,288,445.48		
2	Accrued Interest								\$200,207.33	(\$340.61)	\$199,866.72		
3	Total Principal And Accrued Interest Balance								\$27,548,887.27	(\$1,060,575.07)	\$26,488,312.20		
4	Fund Accounts Balance								\$3,544,847.80	(\$413,006.51)	\$3,131,841.29		
5	Total Student Loans And Fund Balance								\$31,093,735.07	(\$1,473,581.58)	\$29,620,153.49		
B. Student Loan Portfolio and Fund Balance													
									September 30, 2023	Change	October 31, 2023		
1	Weighted Average Coupon (WAC)								8.57%	0.17%	8.75%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]								41	0	42		
3	Number of Loans								7,645	(123)	7,522		
4	Number of Borrowers								6,682	(113)	6,569		
C. Notes and Certificates													
									10/31/2023	Balance	Balance	Balance	% of
			CUSIP	Index	Spread	Margin	Interest Rate	September 30, 2023	Change	October 31, 2023	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	6.94900%	\$27,900,000.00	(\$1,350,000.00)	\$26,550,000.00	95.7%	
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	Auction	N/A	N/A	5.20600%	\$1,400,000.00	(\$200,000.00)	\$1,200,000.00	4.3%	
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								\$29,300,000.00	(\$1,550,000.00)	\$27,750,000.00	100.0%	
D. Fund Accounts Balance													
									September 30, 2023	Change	October 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								\$21,407.83	(\$61.64)	\$21,346.19		
4	Collection Account								\$1,366,552.38	\$347,976.29	\$1,714,528.67		
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								\$179,994.06	(\$38,466.63)	\$141,527.43		
12	Class A-4 Principal Account								\$1,371,316.47	(\$621,669.81)	\$749,646.66		
13	Class B-1 Interest Account								\$5,577.04	(\$784.72)	\$4,792.32		
14	Class B-1 Principal Account								\$200,000.02	(\$100,000.00)	\$100,000.02		
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								\$3,544,847.80	(\$413,006.51)	\$3,131,841.29		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity		October 31, 2023
1	Borrower Payments - Total	(\$1,076,465.39)
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	(\$1,076,465.39)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$3,426.90
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$1,155.69)
4b	Adjustments - Write-offs	\$13,959.72
4	Total Adjustments	\$12,804.03
5	Total Non-Cash Principal Activity	\$16,230.93
C. Total Student Loan Principal Activity		(\$1,060,234.46)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$204,105.22)
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	(\$204,105.22)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$204,963.10
2	Capitalized Interest	(\$3,426.90)
3a	Small Balance and Other Adjustments	\$1,006.76
3b	Adjustments - Write-offs	(\$542.90)
3	Total Adjustments	\$463.86
4	Fee Accruals	\$1,764.55
5	Total Non-Cash Interest Activity	\$203,764.61
F. Total Student Loan Interest Activity		(\$340.61)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

III. Series 2004-A Collection Fund Activity

A. Collection Fund		October 31, 2023		
	Beginning Balance	\$997,065.42		
	Transfers to Other Funds	(\$997,065.42)		
1a	Amount received in the collection account related to the collection period	\$1,278,047.43		
1b	Earnings	\$13,912.44		
1c	Recoveries	\$50,558.66		
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	\$1,342,518.53		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$22,790.57	\$22,790.57	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$840.59	\$840.59	\$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	\$137,558.19	\$137,558.19	\$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	\$4,377.78	\$4,377.78	\$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)	\$1,043,237.20	\$1,043,237.20	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$133,714.20	\$133,714.20	\$0.00
	Total Payments	\$1,342,518.53	\$1,342,518.53	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$1,342,518.53	\$1,342,518.53	\$0.00
B.	First	Administration Allowance	\$23,631.16	\$1,318,887.37	\$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	\$1,318,887.37	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,318,887.37	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,318,887.37	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$137,558.19	\$1,181,329.18	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$137,558.19		
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	\$1,181,329.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,181,329.18	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,181,329.18	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,181,329.18	\$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]:	\$4,377.78	\$1,176,951.40	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,176,951.40	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,176,951.40	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,176,951.40	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,176,951.40	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,176,951.40	\$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	\$1,176,951.40	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,176,951.40	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,043,237.20	\$133,714.20	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$133,714.20	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

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		\$27,750,000.00	
3 Amount of Accrued Interest		\$192,135.51	
4 Plus investment earnings and late fees		\$15,674.90	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$9,858.17	
7 Minus Notes fees expected during current Interest Period		\$840.59	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.53%	
Net Loan Rate		8.53%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$26,488,312.20		\$26,488,312.20
2 Fund Balances	\$3,131,841.29		\$992,086.51
3 Senior Notes Interest and Fees Accrued	\$76,401.49		\$76,401.49
4 Senior Notes Outstanding	\$26,550,000.00		\$24,900,000.00
Senior Asset Percentage	111.28%		110.06%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$26,488,312.20		\$26,488,312.20
2 Fund Balances	\$3,131,841.29		\$992,086.51
3 All Notes Interest and Fees Accrued	\$80,398.71		\$80,398.71
4 All Notes Outstanding	\$27,750,000.00		\$25,900,000.00
Subordinate Asset Percentage	106.45%		105.79%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	7,522	\$26,288,445.48	100.00%
	2 Total By Loan Type Distribution (a)	7,522	\$26,288,445.48	100.00%
	B. Borrower Status Distribution:			
B. Borrower Status Distribution:	1 In-School	1	\$6,083.00	0.02%
	2 Grace	5	\$54,810.00	0.21%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	23	\$126,710.19	0.48%
	5 Repayment	7,490	\$26,083,757.67	99.22%
	6 Interim Charge-Offs	3	\$17,084.62	0.06%
	7 Total By Borrower Status Distribution	7,522	\$26,288,445.48	100.00%
C. School Type Distribution:	C. School Type Distribution:			
	1 Graduate	7,476	\$26,087,937.67	99.24%
	2 Undergraduate	46	\$200,507.81	0.76%
	3 Total By Loan Type Distribution	7,522	\$26,288,445.48	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	1	\$12,891.80	0.05%	
B. Grace				
Current	5	\$109,537.34	0.41%	
C. TOTAL INTERIM	6	\$122,429.14	0.46%	
D. REPAYMENT:				
Active				
Current	6,870	\$23,353,027.24	88.16%	
1-29 Days Delinquent	396	\$1,718,082.06	6.49%	
30-59 Days Delinquent	110	\$544,264.14	2.05%	
60-89 Days Delinquent	45	\$222,704.39	0.84%	
90-119 Days Delinquent	26	\$131,934.66	0.50%	
120-149 Days Delinquent	20	\$107,326.38	0.41%	
150-179 Days Delinquent	23	\$139,675.24	0.53%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	23	\$131,779.87	0.50%	
G. Interim Charge-Offs	3	\$17,089.08	0.06%	
H. TOTAL REPAYMENT	7,516	\$26,365,883.06	99.54%	
I. TOTAL PORTFOLIO	7,522	\$26,488,312.20	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: November 27, 2023

Collection Period: 10/01/2023 to 10/31/2023

VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$27,750,000
B.	1 Total Private Principal Outstanding Balance	\$26,288,445
	2 Total Fund Accounts Balance	\$3,131,841
	3 Total Principal and Accrued Interest Balance	\$26,488,312
	4 Number of Loans	7,522
	5 Number of Borrowers	6,569
C.	1 Borrower Payments- Principal	\$1,076,465
	2 Borrower Payments- Interest	\$204,105
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$22,791
	3 Cash Release to Access Group Inc	\$133,714
E.	1 Weighted Average Coupon (WAC)	8.75%
	2 Weighted Average Remaining Maturity (WARM)	42
F.	1 Senior Notes Outstanding	\$26,550,000
	2 Subordinate Note Outstanding	\$1,200,000
	3 Senior Principal Distribution Amount	\$1,350,000
	4 Subordinate Principal Distribution Amount	\$200,000
	5 Net Loan Rate	8.53%
	6 Senior Asset Percentage	111.28%
	7 Subordinate Asset Percentage	106.45%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Portfolio Trend Analysis Report

October 31, 2023

IX. Asset-Backed Securities Notes Series 2004-A

	Collection Periods	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	\$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	\$27,750,000
B.	1 Total Private Principal Balance	\$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	\$26,288,445
	2 Total Fund Accounts Balance	\$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	\$3,131,841
	3 Total Principal and Accrued Interest Balance	\$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	\$26,488,312
	4 Number of Loans	8,904	8,742	8,596	8,437	8,301	8,159	8,042	7,917	7,775	7,645	7,522
	5 Number of Borrowers	7,746	7,603	7,483	7,351	7,235	7,114	7,013	6,911	6,792	6,682	6,569
C.	1 Borrower Payments- Principal	\$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	\$1,076,465
	2 Borrower Payments- Interest	\$204,158	\$235,713	\$242,550	\$227,328	\$225,812	\$226,332	\$222,348	\$215,522	\$216,120	\$209,755	\$204,105
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$32,791	\$31,853	\$30,602	\$29,547	\$28,361	\$12,334	\$11,906	\$11,517	\$11,087	\$23,690	\$22,791
	3 Cash Release to Access Group	\$0	\$19,168	\$49,821	\$0	\$77,253	\$92,995	\$263,770	\$0	\$12,732	\$29,336	\$133,714
E.	1 Weighted Average Coupon (WAC)	6.16%	7.83%	7.84%	7.83%	8.03%	8.03%	8.03%	8.57%	8.58%	8.57%	8.75%
	2 Weighted Average Remaining Maturity (WARM)	48	48	48	46	46	46	43	44	44	41	42
F.	1 Senior Notes Outstanding	\$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	\$26,550,000
	2 Subordinate Note Outstanding	\$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	\$1,200,000
	3 Senior Principal Distribution Amount	\$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	\$1,350,000
	4 Subordinate Principal Distribution Amount	\$100,000	\$150,000	\$150,000	\$100,000	\$150,000	\$0	\$100,000	\$100,000	\$100,000	\$0	\$200,000
	5 Net Loan Rate	5.77%	7.38%	7.37%	7.38%	7.59%	7.62%	7.81%	8.41%	8.17%	8.22%	8.53%
	6 Senior Asset Percentage	110.48%	110.42%	110.39%	110.29%	110.39%	111.27%	111.27%	110.79%	110.73%	111.22%	111.28%
	7 Subordinate Asset Percentage	104.11%	104.28%	104.64%	104.66%	105.01%	105.46%	105.62%	105.30%	105.59%	105.89%	106.45%