

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2023  
Collection Period: 11/01/23 to 11/30/23

<b>I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary</b>												
<b>A. Student Loan Portfolio and Fund Balance</b>												
								<b>October 31, 2023</b>	<b>Change</b>	<b>November 30, 2023</b>		
1	Principal Balance							\$287,780,604.16	(\$3,345,319.13)	\$284,435,285.03		
2	Accrued Interest							\$4,963,284.26	(\$83,430.71)	\$4,879,853.55		
3	Accrued ISP							\$33,855.51	(\$18,951.18)	\$14,904.33		
4	Accrued SAP							\$4,763,251.79	(\$2,415,726.09)	\$2,347,525.70		
5	Total Principal And Accrued Interest Balance							\$297,540,995.72	(\$5,863,427.11)	\$291,677,568.61		
6	Fund Accounts Balance							\$12,314,478.68	\$5,278,004.26	\$17,592,482.94		
7	<b>Total Student Loans And Fund Balance</b>							<b>\$309,855,474.40</b>	<b>(\$585,422.85)</b>	<b>\$309,270,051.55</b>		
<b>B.</b>												
1	Weighted Average Coupon (WAC)							2.88%	0.00%	2.88%	[not including SAP]	
2	Weighted Average Remaining Maturity (WARM)							141	(1)	140	[includes in-school period]	
3	Number of Loans							19,933	(129)	19,804		
4	Number of Borrowers							10,346	(62)	10,284		
<b>C. Notes and Certificates</b>												
								<b>Spread</b>	<b>11/30/2023</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>	<b>Index</b>	<b>Adjustment</b>	<b>Margin</b>	<b>Int. Rate</b>	<b>October 31, 2023</b>	<b>Change</b>	<b>November 30, 2023</b>	<b>O/S Securities</b>	
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	5.56000%	\$53,400,000.00	\$0.00	\$53,400,000.00	15.79%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A	N/A	5.56000%	\$39,050,000.00	\$0.00	\$39,050,000.00	11.54%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A	N/A	5.56000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.02%	
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	5.56000%	\$33,000,000.00	(\$750,000.00)	\$32,250,000.00	9.53%	
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	12.08%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A	N/A	5.56000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.08%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A	N/A	5.56000%	\$40,800,000.00	\$0.00	\$40,800,000.00	12.06%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A	N/A	5.56000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.82%	
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	7.43%	
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	5.56000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.65%	
20	<b>Total Notes and Certificates</b>						<b>5.57154%</b>	<b>\$339,025,000.00</b>	<b>(\$750,000.00)</b>	<b>\$338,275,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>												
								<b>October 31, 2023</b>	<b>Change</b>	<b>November 30, 2023</b>		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$51,981.15	(\$14.59)	\$51,966.56		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$6,734,282.76	\$1,341,113.95	\$8,075,396.71		
5	Debt Service Fund - Interest Account							\$1,441,746.99	\$145,198.95	\$1,586,945.94		
6	Debt Service Fund - Principal Account							\$1,224,386.78	\$3,791,705.95	\$5,016,092.73		
7	<b>Total Fund Accounts Balance</b>							<b>\$12,314,478.68</b>	<b>\$5,278,004.26</b>	<b>\$17,592,482.94</b>		

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2023  
Collection Period: 11/01/23 to 11/30/23

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		11/30/2023	11/30/2023	11/30/2023
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$3,271,386.43)	(\$3,234,929.83)	(\$36,456.60)
2	Claim Payments	(\$218,267.79)	(\$210,414.55)	(\$7,853.24)
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	\$33,225.84	\$33,225.84	\$0.00
5	New Acquisitions - Total	\$33,225.84	\$33,225.84	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$3,456,428.38)</b>	<b>(\$3,412,118.54)</b>	<b>(\$44,309.84)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$113,928.55	\$93,144.14	\$20,784.41
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	(\$2,819.30)	(\$2,651.87)	(\$167.43)
4	Total Adjustments	(\$2,819.30)	(\$2,651.87)	(\$167.43)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$111,109.25</b>	<b>\$90,492.27</b>	<b>\$20,616.98</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$3,345,319.13)</b>	<b>(\$3,321,626.27)</b>	<b>(\$23,692.86)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$640,259.64)	(\$615,433.27)	(\$24,826.37)
2	Claim Payments	(\$4,338.12)	(\$4,150.75)	(\$187.37)
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	(\$4.90)	(\$3.10)	(\$1.80)
6	Subsidized Gov't Interest Payments (ISP)	(\$26,787.30)	(\$21,369.44)	(\$5,417.86)
7	Special Allowance Payments (SAP)	(\$3,527,876.37)	(\$3,524,038.83)	(\$3,837.54)
8	<b>Total Cash Interest Activity</b>	<b>(\$4,199,266.33)</b>	<b>(\$4,164,995.39)</b>	<b>(\$34,270.94)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$669,917.56	\$625,429.55	\$44,488.01
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$7,153.77	\$5,727.67	\$1,426.10
3	Special Allowance Payments - Accrued	\$1,170,729.08	\$1,168,939.46	\$1,789.62
4	Capitalized Interest	(\$113,928.55)	(\$93,144.14)	(\$20,784.41)
5a	Small Balance and Other Adjustments	(\$770.00)	(\$729.97)	(\$40.03)
5b	Adjustments - Write-offs	(\$1,340.21)	(\$1,340.20)	(\$0.01)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$682.35	\$580.67	\$101.68
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$58,578.80)	(\$58,560.06)	(\$18.74)
5	Total Adjustments	(\$60,006.66)	(\$60,049.56)	\$42.90
6	Fee Accruals	\$7,293.15	\$6,763.58	\$529.57
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,681,158.35</b>	<b>\$1,653,666.56</b>	<b>\$27,491.79</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$2,518,107.98)</b>	<b>(\$2,511,328.83)</b>	<b>(\$6,779.15)</b>

# ACCESS GROUP, INC.

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Report Date: December 26, 2023

Collection Period: 11/01/23 to 11/30/23

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>			
<b>A.</b>	<b>Collection Fund</b>	<b>November 30, 2023</b>	
	1 Beginning Balance	\$6,375,475.35	
	2 Transfers to Other Funds	(\$6,375,475.35)	
	3 Amount received in the collection account related to the collection period	\$3,989,961.01	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$26,787.30	
	6 Federal Special Allowance Payments	\$3,527,876.37	
	7 Guarantee Payments of Principal	\$218,267.79	
	8 Guarantee Payments of Interest	\$4,338.12	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$33,225.84)	
	11 Interest and Other Earnings	\$60,894.59	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	<b>14 Ending Balance</b>	<b>\$7,794,899.34</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
	1a Administrative Allowance	\$107,917.73	\$107,917.73
	1b Broker Dealer, Auction Agent and Other Fees	\$253,904.22	\$253,904.22
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,155,751.98	\$1,155,751.98
	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	\$282,261.04	\$282,261.04
	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	\$3,375,725.67	\$3,375,725.67
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$2,169,338.70	\$2,169,338.70
	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
	<b>12 Total Payments</b>	<b>\$7,794,899.34</b>	<b>\$7,794,899.34</b>
			<b>\$0.00</b>

# ACCESS GROUP, INC.

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### Monthly Servicing Report

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Collection Period: 11/01/23 to 11/30/23

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)		<b>\$7,794,899.34</b>	\$7,794,899.34	\$0.00
<b>B.</b>	<b>Administration Funds</b>		<b>\$361,821.95</b>	\$7,433,077.39	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$7,433,077.39	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$7,433,077.39	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$228,359.76		\$7,204,717.63	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$166,993.42		\$7,037,724.21	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$7,037,724.21	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$7,037,724.21	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$120,380.66		\$6,917,343.55	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$174,690.94		\$6,742,652.61	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$175,172.97		\$6,567,479.64	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$174,477.12		\$6,393,002.52	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$6,393,002.52	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$115,677.11		\$6,277,325.41	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$6,277,325.41	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$6,277,325.41	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$6,277,325.41	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$6,277,325.41	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$1,155,751.98</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$6,277,325.41	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$6,277,325.41	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$6,277,325.41	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$6,277,325.41	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$6,277,325.41	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$6,277,325.41	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$6,277,325.41	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$6,277,325.41	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$6,277,325.41	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$6,277,325.41	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$6,277,325.41	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$6,277,325.41	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$6,277,325.41	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$6,277,325.41	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$6,277,325.41	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$6,277,325.41	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>		<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$101,564.50		\$6,175,760.91	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$84,477.54		\$6,091,283.37	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$96,219.00		\$5,995,064.37	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>		<b>\$282,261.04</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>		<b>\$0.00</b>	\$5,995,064.37	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>		<b>\$450,000.00</b>	\$5,545,064.37	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>		<b>\$3,375,725.67</b>	\$2,169,338.70	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>		<b>\$0.00</b>	\$2,169,338.70	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>		<b>\$2,169,338.70</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>		<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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Report Date: December 26, 2023

Collection Period: 11/01/23 to 11/30/23

<b>V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages</b>		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$313,150,000.00
	2 Interest net of FRN allocation	\$1,802,711.91
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$107,917.73
	5 Minus amounts required..ED..guarantee agencies	\$246,394.97
	6 Minus defaulted during the month	\$10,372.37
	7 Minus auction note and trustee fees	\$8,165.21
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.48%
	<b>Net Loan Rate</b>	<b>5.48%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$291,677,568.61
	2 Fund Balances	\$17,655,681.35
	3 Senior Notes Interest	\$972,601.56
	4 Senior Notes Outstanding	\$272,325,000.00
	<b>Senior Asset Percentage</b>	<b>113.23%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$291,677,568.61
	2 Fund Balances	\$17,655,681.35
	3 All Notes Interest	\$1,166,181.02
	4 All Notes Outstanding	\$338,275,000.00
	<b>Subordinate Asset Percentage</b>	<b>91.10%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2023

Collection Period: 11/01/23 to 11/30/23

<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A. Loan Type Distribution:</b>	1 Subsidized Stafford	613	\$2,899,114.53	1.02%
	2 UnSubsidized Stafford	611	\$4,485,536.04	1.58%
	3 Consolidation	18,580	\$277,050,634.46	97.40%
	<b>4 Total By Loan Type Distribution</b>	<b>19,804</b>	<b>\$284,435,285.03</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>	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	169	\$3,136,536.39	1.10%
	4 Forbearance	256	\$6,626,579.97	2.33%
	5 Repayment	19,343	\$273,884,400.72	96.29%
	6 Claims	34	\$770,593.90	0.27%
	<b>7 Total By Borrower Status Distribution</b>	<b>19,804</b>	<b>\$284,435,285.03</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>	1 Graduate	19,702	\$284,145,904.16	99.90%
	2 Undergraduate	102	\$289,380.87	0.10%
	<b>3 Total By School Type Distribution</b>	<b>19,804</b>	<b>\$284,435,285.03</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2023

Collection Period: 11/01/23 to 11/30/23

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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School Current	1	\$6,901.00	0.23%	1	\$16,257.64	0.35%	93	\$1,683,952.35	0.60%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.23%</b>	<b>1</b>	<b>\$16,257.64</b>	<b>0.35%</b>	<b>93</b>	<b>\$1,683,952.35</b>	<b>0.60%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	483	\$2,259,333.87	75.46%	487	\$3,561,776.24	76.34%	17,216	\$248,957,787.93	88.39%
1-29 Days Delinquent	44	\$239,650.11	8.00%	45	\$373,589.86	8.01%	592	\$11,954,393.56	4.24%
30-59 Days Delinquent	20	\$109,999.33	3.67%	15	\$126,527.56	2.71%	163	\$4,329,151.42	1.54%
60-89 Days Delinquent	7	\$41,202.13	1.38%	7	\$70,917.88	1.52%	77	\$1,987,636.06	0.71%
90-119 Days Delinquent	5	\$14,594.04	0.49%	4	\$15,242.58	0.33%	33	\$1,012,041.84	0.36%
≥ 120 Days Delinquent	16	\$63,404.52	2.12%	13	\$80,551.14	1.73%	116	\$3,048,426.06	1.08%
<b>E. Deferment:</b>									
Current	20	\$132,729.59	4.43%	18	\$222,138.23	4.76%	38	\$1,249,836.82	0.44%
<b>F. Forbearance:</b>									
Current	17	\$126,334.78	4.22%	21	\$198,890.57	4.26%	218	\$6,637,014.11	2.36%
<b>G. Claims</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>34</b>	<b>\$794,857.36</b>	<b>0.28%</b>
<b>H. TOTAL REPAYMENT</b>	<b>612</b>	<b>\$2,987,248.37</b>	<b>99.77%</b>	<b>610</b>	<b>\$4,649,634.06</b>	<b>99.65%</b>	<b>18,487</b>	<b>\$279,971,145.16</b>	<b>99.40%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>613</b>	<b>\$2,994,149.37</b>	<b>100.00%</b>	<b>611</b>	<b>\$4,665,891.70</b>	<b>100.00%</b>	<b>18,580</b>	<b>\$281,655,097.51</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$289,315,138.58</b>				

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2023

Collection Period: 11/01/23 to 11/30/23

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>11/01/23 to 11/30/23 12/26/23</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$338,275,000</b>
<b>B.</b>	1 Total Principal Balance	\$284,435,285
	2 Total Fund Accounts Balance	\$17,592,483
	3 Total Principal and Accrued Interest Balance	\$291,677,569
	4 Number of Loans	19,804
	5 Number of Borrowers	10,284
<b>C.</b>	1 Borrower Payments- Principal	\$3,271,386
	2 Borrower Payments- Interest	\$640,260
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$107,918
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.88%
	2 Weighted Average Remaining Maturity (WARM)	140
<b>F.</b>	1 Senior Notes Outstanding	\$272,325,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$750,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.48%
	6 Senior Asset Percentage	113.23%
	7 Subordinate Asset Percentage	91.10%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

November 30, 2023

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

Collection Period		January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23
Reporting Date		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	12/26/2023
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$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	\$338,275,000
<b>B.</b>	1 Total Principal Balance	\$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	\$284,435,285
	2 Total Fund Accounts Balance	\$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	\$17,592,483
	3 Total Principal and Accrued Interest Balance	\$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	\$291,677,569
	4 Number of Loans	21,387	21,237	21,057	20,919	20,781	20,640	20,503	20,328	20,137	19,933	19,804
	5 Number of Borrowers	11,034	10,959	10,871	10,812	10,746	10,682	10,621	10,531	10,442	10,346	10,284
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$3,271,386
	2 Borrower Payments- Interest	\$712,718	\$658,858	\$613,587	\$608,107	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$121,867	\$120,384	\$119,011	\$117,253	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.87%	2.88%	2.87%	2.88%	2.88%
	2 Weighted Average Remaining Maturity (WARM)	147	146	145	145	144	143	143	142	141	141	140
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$272,325,000
	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	\$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	\$750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.74%	4.66%	5.13%	5.15%	5.38%	5.36%	5.47%	5.48%	5.56%	5.59%	5.48%
	6 Senior Asset Percentage	111.54%	111.82%	112.14%	112.34%	112.39%	112.48%	112.82%	112.81%	112.89%	113.21%	113.23%
	7 Subordinate Asset Percentage	91.98%	91.83%	91.66%	91.60%	91.58%	91.57%	91.38%	91.34%	91.32%	91.14%	91.10%