

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: May 28, 2024  
Collection Period: 04/01/24 to 04/30/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary													
<b>A. Student Loan Portfolio and Fund Balance</b>													
									<b>March 31, 2024</b>	<b>Change</b>	<b>April 30, 2024</b>		
1	Principal Balance								\$263,617,621.18	(\$4,358,875.17)	\$259,258,746.01		
2	Accrued Interest								\$4,623,103.25	(\$54,378.90)	\$4,568,724.35		
3	Accrued ISP								\$20,626.79	\$6,226.45	\$26,853.24		
4	Accrued SAP								\$3,339,338.30	\$1,068,264.48	\$4,407,602.78		
5	Total Principal And Accrued Interest Balance								\$271,600,689.52	(\$3,338,763.14)	\$268,261,926.38		
6	Fund Accounts Balance								\$16,855,033.79	(\$3,388,274.22)	\$13,466,759.57		
7	<b>Total Student Loans And Fund Balance</b>								<b>\$288,455,723.31</b>	<b>(\$6,727,037.36)</b>	<b>\$281,728,685.95</b>		
<b>B.</b>													
1	Weighted Average Coupon (WAC)								2.87%	-0.01%	2.86%		
												[not including SAP]	
2	Weighted Average Remaining Maturity (WARM)								137	(1)	136		
												[includes in-school period]	
3	Number of Loans								18,808	(204)	18,604		
4	Number of Borrowers								9,786	(94)	9,692		
<b>C. Notes and Certificates</b>													
									<b>Spread</b>	<b>4/30/2024</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>March 31, 2024</b>	<b>Change</b>	<b>April 30, 2024</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	5.34000%	\$53,400,000.00	\$0.00	\$53,400,000.00	17.16%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	5.34000%	\$39,050,000.00	\$0.00	\$39,050,000.00	12.55%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	5.34000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.63%	
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	5.34000%	\$14,650,000.00	(\$6,750,000.00)	\$7,900,000.00	2.54%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	Auction	N/A	N/A	5.34000%	\$40,850,000.00	\$0.00	\$40,850,000.00	13.12%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	5.34000%	\$40,850,000.00	\$0.00	\$40,850,000.00	13.12%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	5.60000%	\$40,800,000.00	\$0.00	\$40,800,000.00	13.11%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	5.34000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.33%	
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%	5.82461%	\$22,468,000.00	\$0.00	\$22,468,000.00	7.22%	
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	5.34000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.23%	
20	<b>Total Notes and Certificates</b>								<b>\$318,018,000.00</b>	<b>(\$6,750,000.00)</b>	<b>\$311,268,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>													
									<b>March 31, 2024</b>	<b>Change</b>	<b>April 30, 2024</b>		
1	Acquisition Fund								\$0.00	\$0.00	\$0.00		
2	Administration Fund								\$51,675.34	(\$182.25)	\$51,493.09		
3	Capitalized Interest Fund								\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund								\$5,930,770.20	\$380,803.07	\$6,311,573.27		
5	Debt Service Fund - Interest Account								\$1,254,360.64	\$46,247.48	\$1,300,608.12		
6	Debt Service Fund - Principal Account								\$6,756,146.61	(\$3,815,142.52)	\$2,941,004.09		
7	<b>Total Fund Accounts Balance</b>								<b>\$16,855,033.79</b>	<b>(\$3,388,274.22)</b>	<b>\$13,466,759.57</b>		

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: May 28, 2024  
Collection Period: 04/01/24 to 04/30/24

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		4/30/2024	4/30/2024	4/30/2024
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$4,045,817.09)	(\$3,835,436.81)	(\$210,380.28)
2	Claim Payments	(\$363,174.56)	(\$362,315.62)	(\$858.94)
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	<b>Total Cash Principal Activity</b>	<b>(\$4,408,991.65)</b>	<b>(\$4,197,752.43)</b>	<b>(\$211,239.22)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$54,008.72	\$35,597.76	\$18,410.96
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	(\$58.19)	\$0.00	(\$58.19)
4b	Adjustments - Write-offs	(\$3,834.05)	(\$3,816.23)	(\$17.82)
4	Total Adjustments	(\$3,892.24)	(\$3,816.23)	(\$76.01)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$50,116.48</b>	<b>\$31,781.53</b>	<b>\$18,334.95</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,358,875.17)</b>	<b>(\$4,165,970.90)</b>	<b>(\$192,904.27)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$607,023.80)	(\$572,963.15)	(\$34,060.65)
2	Claim Payments	(\$8,599.32)	(\$8,584.98)	(\$14.34)
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	(\$35.28)	(\$34.57)	(\$0.71)
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	<b>Total Cash Interest Activity</b>	<b>(\$615,658.40)</b>	<b>(\$581,582.70)</b>	<b>(\$34,075.70)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$609,646.84	\$569,115.77	\$40,531.07
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$6,226.45	\$4,904.17	\$1,322.28
3	Special Allowance Payments - Accrued	\$1,068,264.48	\$1,066,332.62	\$1,931.86
4	Capitalized Interest	(\$54,008.72)	(\$35,597.76)	(\$18,410.96)
5a	Small Balance and Other Adjustments	(\$1,121.57)	(\$1,074.83)	(\$46.74)
5b	Adjustments - Write-offs	(\$0.01)	(\$0.01)	\$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	(\$1,121.58)	(\$1,074.84)	(\$46.74)
6	Fee Accruals	\$6,762.96	\$6,314.02	\$448.94
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,635,770.43</b>	<b>\$1,609,993.98</b>	<b>\$25,776.45</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$1,020,112.03</b>	<b>\$1,028,411.28</b>	<b>(\$8,299.25)</b>

# ACCESS GROUP, INC.

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

Report Date: May 28, 2024

Collection Period: 04/01/24 to 04/30/24

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
<b>A. Collection Fund</b>	1 Beginning Balance	April 30, 2024		
	2 Transfers to Other Funds	\$4,721,047.69		
	3 Amount received in the collection account related to the collection period	(\$4,721,047.69)		
	4 Payments Due	\$5,312,986.46		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$0.00		
	8 Guarantee Payments of Interest	\$363,174.56		
	9 Misc. Payments Received/Due	\$8,599.32		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$77,200.71		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$5,761,961.05</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$98,856.61	\$98,856.61	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$231,572.89	\$231,572.89	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,072,111.33	\$1,072,111.33	\$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	\$282,529.80	\$282,529.80	\$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	\$422,000.00	\$422,000.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,654,890.42	\$3,654,890.42	\$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 <b>Total Payments</b>	<b>\$5,761,961.05</b>	<b>\$5,761,961.05</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

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### Monthly Servicing Report

Report Date: May 28, 2024

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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>\$5,761,961.05</b>	\$5,761,961.05	\$0.00	
<b>B.</b>	<b>Administration Funds</b>	<b>\$330,429.50</b>	\$5,431,531.55	\$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	\$5,431,531.55	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,431,531.55	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$236,935.80	\$5,194,595.75	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$167,290.20	\$5,027,305.55	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,027,305.55	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,027,305.55	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$23,133.60	\$5,004,171.95	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$175,001.40	\$4,829,170.55	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$175,001.40	\$4,654,169.15	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$174,787.20	\$4,479,381.95	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,479,381.95	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$119,961.73	\$4,359,420.22	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,359,420.22	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,359,420.22	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,359,420.22	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,359,420.22	\$0.00	
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,072,111.33</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	\$4,359,420.22	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,359,420.22	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,359,420.22	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,359,420.22	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,359,420.22	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,359,420.22	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,359,420.22	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,359,420.22	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,359,420.22	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,359,420.22	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,359,420.22	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,359,420.22	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,359,420.22	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,359,420.22	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,359,420.22	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,359,420.22	\$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	\$101,745.00	\$4,257,675.22	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$84,394.80	\$4,173,280.42	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$96,390.00	\$4,076,890.42	\$0.00	
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$282,529.80</b>			
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$4,076,890.42	\$0.00	
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$422,000.00</b>	\$3,654,890.42	\$0.00	
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$3,654,890.42</b>	\$0.00	\$0.00	
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$0.00	\$0.00	
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</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.

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

### Monthly Servicing Report

Report Date: May 28, 2024

Collection Period: 04/01/24 to 04/30/24

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$288,800,000.00
	2 Interest net of FRN allocation	\$1,633,752.50
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$98,856.61
	5 Minus amounts required..ED..guarantee agencies	\$224,730.85
	6 Minus defaulted during the month	\$6,704.96
	7 Minus auction note and trustee fees	\$7,455.00
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.39%
	<b>Net Loan Rate</b>	<b>5.39%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$268,261,926.38
	2 Fund Balances	\$13,517,184.09
	3 Senior Notes Interest	\$599,215.43
	4 Senior Notes Outstanding	\$245,318,000.00
	<b>Senior Asset Percentage</b>	<b>114.62%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$268,261,926.38
	2 Fund Balances	\$13,517,184.09
	3 All Notes Interest	\$727,305.92
	4 All Notes Outstanding	\$311,268,000.00
	<b>Subordinate Asset Percentage</b>	<b>90.29%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: May 28, 2024

Collection Period: 04/01/24 to 04/30/24

<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.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	552	\$2,615,368.56	1.01%
	2 UnSubsidized Stafford	550	\$4,003,767.75	1.54%
	3 Consolidation	17,502	\$252,639,609.70	97.45%
	<b>4 Total By Loan Type Distribution</b>	<b>18,604</b>	<b>\$259,258,746.01</b>	<b>100.00%</b>
<b>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	167	\$2,737,462.32	1.06%
	4 Forbearance	221	\$4,664,811.08	1.80%
	5 Repayment	18,183	\$251,325,268.20	96.94%
	6 Claims	31	\$514,030.36	0.20%
	<b>7 Total By Borrower Status Distribution</b>	<b>18,604</b>	<b>\$259,258,746.01</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	18,519	\$259,009,264.19	99.90%
	2 Undergraduate	85	\$249,481.82	0.10%
	<b>3 Total By School Type Distribution</b>	<b>18,604</b>	<b>\$259,258,746.01</b>	<b>100.00%</b>

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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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.25%	1	\$16,563.74	0.39%	78	\$1,331,783.39	0.52%
<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>0.25%</b>	<b>1</b>	<b>\$16,563.74</b>	<b>0.39%</b>	<b>78</b>	<b>\$1,331,783.39</b>	<b>0.52%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	433	\$2,077,673.23	76.28%	436	\$3,226,798.39	76.67%	16,300	\$230,832,386.78	89.85%
1-29 Days Delinquent	30	\$171,670.35	6.30%	32	\$243,015.55	5.77%	542	\$9,836,253.59	3.83%
30-59 Days Delinquent	11	\$48,789.16	1.79%	11	\$73,734.22	1.75%	140	\$3,147,053.13	1.23%
60-89 Days Delinquent	5	\$35,849.73	1.32%	3	\$27,041.63	0.64%	77	\$1,579,566.54	0.61%
90-119 Days Delinquent	6	\$22,224.40	0.82%	5	\$27,552.32	0.65%	43	\$957,399.98	0.37%
≥ 120 Days Delinquent	15	\$66,929.51	2.46%	11	\$105,747.45	2.51%	83	\$2,950,066.48	1.15%
<b>E. Deferment:</b>									
Current	24	\$128,777.93	4.73%	26	\$249,055.53	5.92%	39	\$1,177,981.82	0.46%
<b>F. Forbearance:</b>									
Current	21	\$141,419.19	5.19%	20	\$205,577.79	4.88%	180	\$4,611,549.99	1.80%
<b>G. Claims</b>	6	\$23,647.59	0.87%	5	\$33,376.63	0.79%	20	\$471,083.32	0.18%
<b>H. TOTAL REPAYMENT</b>	<b>551</b>	<b>\$2,716,981.09</b>	<b>99.75%</b>	<b>549</b>	<b>\$4,191,899.51</b>	<b>99.61%</b>	<b>17,424</b>	<b>\$255,563,341.63</b>	<b>99.48%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>552</b>	<b>\$2,723,882.09</b>	<b>100.00%</b>	<b>550</b>	<b>\$4,208,463.25</b>	<b>100.00%</b>	<b>17,502</b>	<b>\$256,895,125.02</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$263,827,470.36</b>				

# ACCESS GROUP, INC.

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

Report Date: May 28, 2024

Collection Period: 04/01/24 to 04/30/24

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>04/01/24 to 04/30/24 05/28/24</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$311,268,000</b>
<b>B.</b>	1 Total Principal Balance	\$259,258,746
	2 Total Fund Accounts Balance	\$13,466,760
	3 Total Principal and Accrued Interest Balance	\$268,261,926
	4 Number of Loans	18,604
	5 Number of Borrowers	9,692
<b>C.</b>	1 Borrower Payments- Principal	\$4,045,817
	2 Borrower Payments- Interest	\$607,024
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$98,857
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	136
<b>F.</b>	1 Senior Notes Outstanding	\$245,318,000
	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	5.39%
	6 Senior Asset Percentage	114.62%
	7 Subordinate Asset Percentage	90.29%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

April 30, 2024

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

Collection Period		June-23	July-23	August-23	September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24
Reporting Date		7/25/2023	8/25/2023	9/25/2023	10/25/2023	11/27/2023	12/26/2023	1/25/2024	2/26/2024	3/25/2024	4/25/2024	5/28/2024
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$355,468,000</b>	<b>\$347,918,000</b>	<b>\$347,168,000</b>	<b>\$345,775,000</b>	<b>\$339,025,000</b>	<b>\$338,275,000</b>	<b>\$332,825,000</b>	<b>\$327,275,000</b>	<b>\$326,525,000</b>	<b>\$318,018,000</b>	<b>\$311,268,000</b>
<b>B.</b>	1 Total Principal Balance	\$302,520,538	\$299,546,756	\$295,953,535	\$291,990,382	\$287,780,604	\$284,435,285	\$280,814,655	\$273,503,747	\$267,640,884	\$263,617,621	\$259,258,746
	2 Total Fund Accounts Balance	\$14,755,215	\$9,204,981	\$14,584,865	\$15,689,538	\$12,314,479	\$17,592,483	\$14,177,873	\$14,969,936	\$22,594,490	\$16,855,034	\$13,466,760
	3 Total Principal and Accrued Interest Balance	\$311,223,332	\$309,494,219	\$303,482,913	\$300,676,756	\$297,540,996	\$291,677,569	\$289,240,618	\$282,868,728	\$274,526,705	\$271,600,690	\$268,261,926
	4 Number of Loans	20,640	20,503	20,328	20,137	19,933	19,804	19,625	19,281	18,993	18,808	18,604
	5 Number of Borrowers	10,682	10,621	10,531	10,442	10,346	10,284	10,192	10,022	9,886	9,786	9,692
<b>C.</b>	1 Borrower Payments- Principal	\$2,962,383	\$2,804,398	\$3,341,327	\$4,021,289	\$4,271,625	\$3,271,386	\$3,566,608	\$6,842,344	\$5,800,081	\$3,821,008	\$4,045,817
	2 Borrower Payments- Interest	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256	\$775,136	\$637,791	\$566,685	\$607,024
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663	\$105,306	\$102,564	\$100,365	\$98,857
	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%	2.87%	2.88%	2.87%	2.88%	2.88%	2.88%	2.87%	2.87%	2.87%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	143	143	142	141	141	140	139	138	138	137	136
<b>F.</b>	1 Senior Notes Outstanding	\$289,518,000	\$281,968,000	\$281,218,000	\$279,825,000	\$273,075,000	\$272,325,000	\$266,875,000	\$261,325,000	\$260,575,000	\$252,068,000	\$245,318,000
	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	\$1,438,000	\$7,550,000	\$750,000	\$1,393,000	\$6,750,000	\$750,000	\$5,450,000	\$5,550,000	\$750,000	\$8,507,000	\$6,750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.36%	5.47%	5.48%	5.56%	5.59%	5.48%	5.64%	5.51%	5.34%	5.60%	5.39%
	6 Senior Asset Percentage	112.48%	112.82%	112.81%	112.89%	113.21%	113.23%	113.47%	113.75%	113.75%	114.22%	114.62%
	7 Subordinate Asset Percentage	91.57%	91.38%	91.34%	91.32%	91.14%	91.10%	90.95%	90.78%	90.75%	90.49%	90.29%