

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		March 31, 2024	Change	April 30, 2024
1	Principal Balance	\$21,047,122.84	(\$988,706.39)	\$20,058,416.45
2	Accrued Interest	\$145,373.73	(\$5,929.98)	\$139,443.75
3	Total Principal And Accrued Interest Balance	\$21,192,496.57	(\$994,636.37)	\$20,197,860.20
4	Fund Accounts Balance	\$2,833,816.76	(\$742,202.39)	\$2,091,614.37
5	Total Student Loans And Fund Balance	\$24,026,313.33	(\$1,736,838.76)	\$22,289,474.57

B. Student Loan Portfolio and Fund Balance		March 31, 2024	Change	April 30, 2024
1	Weighted Average Coupon (WAC)	8.71%	-0.05%	8.66%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	38	0	38
3	Number of Loans	6,614	(134)	6,480
4	Number of Borrowers	5,755	(112)	5,643

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	4/30/2024 Interest Rate	Balance March 31, 2024	Balance Change	Balance April 30, 2024	% of O/S Securities
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1 FRN 00432CBF7	3-mo CME Term SOFR	0.26161%	0.09000%	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2 FRN 00432CBG5	3-mo CME Term SOFR	0.26161%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3 ARC 00432CBH3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4 ARC 00432CBJ9	Auction	N/A	N/A	6.92800%	\$21,650,000.00	(\$1,650,000.00)	\$20,000,000.00	97.1%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.18000%	\$600,000.00	\$0.00	\$600,000.00	2.9%
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					13.61398%	\$22,250,000.00	(\$1,650,000.00)	\$20,600,000.00	100.0%

D. Fund Accounts Balance		March 31, 2024	Change	April 30, 2024
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	\$21,138.14	(\$647.69)	\$20,490.45
4	Collection Account	\$1,547,617.52	(\$19,543.78)	\$1,528,073.74
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	\$114,879.23	(\$114,879.23)	\$0.00
12	Class A-4 Principal Account	\$746,372.09	(\$707,131.69)	\$39,240.40
13	Class B-1 Interest Account	\$3,809.76	\$0.00	\$3,809.76
14	Class B-1 Principal Account	\$0.02	\$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	\$2,833,816.76	(\$742,202.39)	\$2,091,614.37

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II. Series 2004-A Transactions and Accruals		
		April 30, 2024
A.	Student Loan Cash Principal Activity	
1	Borrower Payments - Total	(\$986,580.42)
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	(\$986,580.42)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$597.78
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$759.44)
4b	Adjustments - Write-offs	(\$1,964.31)
4	Total Adjustments	(\$2,723.75)
5	Total Non-Cash Principal Activity	(\$2,125.97)
C.	Total Student Loan Principal Activity	(\$988,706.39)
D.	Student Loan Cash Interest Activity	
1	Borrower Payments - Total	(\$157,716.89)
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	(\$157,716.89)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$150,778.08
2	Capitalized Interest	(\$597.78)
3a	Small Balance and Other Adjustments	\$159.52
3b	Adjustments - Write-offs	(\$205.30)
3	Total Adjustments	(\$45.78)
4	Fee Accruals	\$1,652.39
5	Total Non-Cash Interest Activity	\$151,786.91
F.	Total Student Loan Interest Activity	(\$5,929.98)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		April 30, 2024		
	Beginning Balance	\$1,211,703.12		
	Transfers to Other Funds	(\$1,211,703.12)		
1a	Amount received in the collection account related to the collection period	\$1,145,853.16		
1b	Earnings	\$10,384.18		
1c	Recoveries	\$37,477.85		
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	\$1,193,715.19		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$7,892.67	\$7,892.67	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$1,082.09	\$1,082.09	\$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	\$230,439.70	\$230,439.70	\$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	\$1,800.12	\$1,800.12	\$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)	\$770,399.85	\$770,399.85	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$182,100.76	\$182,100.76	\$0.00
	Total Payments	\$1,193,715.19	\$1,193,715.19	\$0.00

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$1,193,715.19	\$1,193,715.19	\$0.00
B.	First	Administration Allowance	\$8,974.76	\$1,184,740.43	\$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	\$1,184,740.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,184,740.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,184,740.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$230,439.70	\$954,300.73	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$230,439.70		
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	\$954,300.73	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$954,300.73	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$954,300.73	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$954,300.73	\$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]:	\$1,800.12	\$952,500.61	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$952,500.61	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$952,500.61	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$952,500.61	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$952,500.61	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$952,500.61	\$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	\$952,500.61	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$952,500.61	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$770,399.85	\$182,100.76	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$182,100.76	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance		\$0.00	
2 ARC Notes outstanding Balance		\$20,600,000.00	
3 Amount of Accrued Interest		\$145,090.96	
4 Plus investment earnings and late fees		\$11,966.44	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$7,521.91	
7 Minus Notes fees expected during current Interest Period		\$1,082.09	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.65%	
Net Loan Rate		8.65%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$20,197,860.20		\$20,197,860.20
2 Fund Balances	\$2,091,614.37		\$1,007,043.12
3 Senior Notes Interest and Fees Accrued	\$4,011.77		\$4,011.77
4 Senior Notes Outstanding	\$20,000,000.00		\$19,250,000.00
Senior Asset Percentage	111.43%		110.13%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$20,197,860.20		\$20,197,860.20
2 Fund Balances	\$2,091,614.37		\$1,007,043.12
3 All Notes Interest and Fees Accrued	\$4,903.31		\$4,903.31
4 All Notes Outstanding	\$20,600,000.00		\$19,700,000.00
Subordinate Asset Percentage	108.18%		107.61%

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VI. Series 2004-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	6,480	\$20,058,416.45	100.00%
	2 Total By Loan Type Distribution (a)	6,480	\$20,058,416.45	100.00%
B. Borrower Status Distribution:				
	1 In-School	1	\$6,083.00	0.03%
	2 Grace	3	\$26,127.00	0.13%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	18	\$100,807.10	0.50%
	5 Repayment	6,457	\$19,920,138.78	99.31%
	6 Interim Charge-Offs	1	\$5,260.57	0.03%
	7 Total By Borrower Status Distribution	6,480	\$20,058,416.45	100.00%
C. School Type Distribution:				
	1 Graduate	6,440	\$19,895,799.31	99.19%
	2 Undergraduate	40	\$162,617.14	0.81%
	3 Total By Loan Type Distribution	6,480	\$20,058,416.45	100.00%

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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	\$13,181.47	0.07%	
B. Grace				
Current	3	\$54,876.31	0.27%	
C. TOTAL INTERIM	4	\$68,057.78	0.34%	
D. REPAYMENT:				
Active				
Current	5,862	\$17,462,110.24	86.46%	
1-29 Days Delinquent	391	\$1,521,917.81	7.54%	
30-59 Days Delinquent	104	\$593,204.09	2.94%	
60-89 Days Delinquent	35	\$144,524.13	0.72%	
90-119 Days Delinquent	26	\$101,493.84	0.50%	
120-149 Days Delinquent	24	\$118,335.00	0.59%	
150-179 Days Delinquent	15	\$79,347.91	0.39%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	18	\$103,607.50	0.51%	
G. Interim Charge-Offs	1	\$5,261.90	0.03%	
H. TOTAL REPAYMENT	6,476	\$20,129,802.42	99.66%	
I. TOTAL PORTFOLIO	6,480	\$20,197,860.20	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$20,600,000
B.	1 Total Private Principal Outstanding Balance	\$20,058,416
	2 Total Fund Accounts Balance	\$2,091,614
	3 Total Principal and Accrued Interest Balance	\$20,197,860
	4 Number of Loans	6,480
	5 Number of Borrowers	5,643
C.	1 Borrower Payments- Principal	\$986,580
	2 Borrower Payments- Interest	\$157,717
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,893
	3 Cash Release to Access Group Inc	\$182,101
E.	1 Weighted Average Coupon (WAC)	8.66%
	2 Weighted Average Remaining Maturity (WARM)	38
F.	1 Senior Notes Outstanding	\$20,000,000
	2 Subordinate Note Outstanding	\$600,000
	3 Senior Principal Distribution Amount	\$1,650,000
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	8.65%
	6 Senior Asset Percentage	111.43%
	7 Subordinate Asset Percentage	108.18%

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Portfolio Trend Analysis Report

April 30, 2024

IX. Asset-Backed Securities Notes Series 2004-A

	Collection Periods	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
A.	1 Asset Backed Securities	\$31,600,000	\$30,350,000	\$30,250,000	\$29,300,000	\$27,750,000	\$26,950,000	\$25,900,000	\$24,450,000	\$23,700,000	\$22,250,000	\$20,600,000
B.	1 Total Private Principal Balance	\$30,711,534	\$29,566,561	\$28,427,881	\$27,348,680	\$26,288,445	\$25,305,599	\$24,256,798	\$23,094,029	\$22,034,033	\$21,047,123	\$20,058,416
	2 Total Fund Accounts Balance	\$2,480,928	\$2,215,650	\$3,352,338	\$3,544,848	\$3,131,841	\$3,253,682	\$3,249,305	\$2,931,050	\$3,306,183	\$2,833,817	\$2,091,614
	3 Total Principal and Accrued Interest Balance	\$30,921,157	\$29,785,351	\$28,647,708	\$27,548,887	\$26,488,312	\$25,500,588	\$24,453,229	\$23,277,699	\$22,191,442	\$21,192,497	\$20,197,860
	4 Number of Loans	8,042	7,917	7,775	7,645	7,522	7,387	7,275	7,091	6,805	6,614	6,480
	5 Number of Borrowers	7,013	6,911	6,792	6,682	6,569	6,451	6,354	6,194	5,934	5,755	5,643
C.	1 Borrower Payments- Principal	\$1,014,170	\$1,114,416	\$1,128,384	\$1,041,591	\$1,076,465	\$945,410	\$1,038,829	\$1,114,711	\$1,040,019	\$959,739	\$986,580
	2 Borrower Payments- Interest	\$222,348	\$215,522	\$216,120	\$209,755	\$204,105	\$193,759	\$184,351	\$188,334	\$173,377	\$155,407	\$157,717
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$11,906	\$11,517	\$11,087	\$23,690	\$22,791	\$21,907	\$21,088	\$20,214	\$19,245	\$8,263	\$7,893
	3 Cash Release to Access Group	\$263,770	\$0	\$12,732	\$29,336	\$133,714	\$64,210	\$56,333	\$19,040	\$60,586	\$46,389	\$182,101
E.	1 Weighted Average Coupon (WAC)	8.03%	8.57%	8.58%	8.57%	8.75%	8.75%	8.75%	8.71%	8.71%	8.71%	8.66%
	2 Weighted Average Remaining Maturity (WARM)	43	44	44	41	42	42	39	40	40	38	38
F.	1 Senior Notes Outstanding	\$30,000,000	\$28,850,000	\$28,850,000	\$27,900,000	\$26,550,000	\$25,850,000	\$24,900,000	\$23,650,000	\$23,000,000	\$21,650,000	\$20,000,000
	2 Subordinate Note Outstanding	\$1,600,000	\$1,500,000	\$1,400,000	\$1,400,000	\$1,200,000	\$1,100,000	\$1,000,000	\$800,000	\$700,000	\$600,000	\$600,000
	3 Senior Principal Distribution Amount	\$900,000	\$1,150,000	\$0	\$950,000	\$1,350,000	\$700,000	\$950,000	\$1,250,000	\$650,000	\$1,350,000	\$1,650,000
	4 Subordinate Principal Distribution Amount	\$100,000	\$100,000	\$100,000	\$0	\$200,000	\$100,000	\$100,000	\$200,000	\$100,000	\$100,000	\$0
	5 Net Loan Rate	7.81%	8.41%	8.17%	8.22%	8.53%	8.43%	8.40%	8.44%	8.30%	8.45%	8.65%
	6 Senior Asset Percentage	111.27%	110.79%	110.73%	111.22%	111.28%	110.91%	110.87%	110.38%	110.40%	110.46%	111.43%
	7 Subordinate Asset Percentage	105.62%	105.30%	105.59%	105.89%	106.45%	106.37%	106.57%	106.77%	107.14%	107.48%	108.18%