

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 25, 2024
Collection Period: 05/01/24 to 05/31/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
							April 30, 2024	Change	May 31, 2024			
1	Principal Balance						\$259,258,746.01	(\$6,858,785.21)	\$252,399,960.80			
2	Accrued Interest						\$4,568,724.35	(\$70,964.90)	\$4,497,759.45			
3	Accrued ISP						\$26,853.24	(\$14,984.60)	\$11,868.64			
4	Accrued SAP						\$4,407,602.78	(\$2,284,973.50)	\$2,122,629.28			
5	Total Principal And Accrued Interest Balance						\$268,261,926.38	(\$9,229,708.21)	\$259,032,218.17			
6	Fund Accounts Balance						\$13,466,759.57	\$3,067,154.48	\$16,533,914.05			
7	Total Student Loans And Fund Balance						\$281,728,685.95	(\$6,162,553.73)	\$275,566,132.22			
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]				2.86%	0.00%	2.86%			
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]				136	(1)	135			
3	Number of Loans						18,604	(302)	18,302			
4	Number of Borrowers						9,692	(146)	9,546			
C. Notes and Certificates												
		CUSIP		Index	Spread		5/31/2024	Balance		Balance	% of	
					Adjustment	Margin	Int. Rate	April 30, 2024	Change	May 31, 2024	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	5.60000%	\$53,400,000.00	\$0.00	\$53,400,000.00	17.50%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-4 ARC	00432CAN1	Auction	N/A	N/A	5.39000%	\$39,050,000.00	\$0.00	\$39,050,000.00	12.80%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1		B ARC	00432CAP6	Auction	N/A	N/A	5.60000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.78%
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	5.39000%	\$7,900,000.00	(\$6,150,000.00)	\$1,750,000.00	0.57%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-4 ARC	00432CBA8	Auction	N/A	N/A	5.60000%	\$40,850,000.00	\$0.00	\$40,850,000.00	13.39%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-5 ARC	00432CBB6	Auction	N/A	N/A	5.60000%	\$40,850,000.00	\$0.00	\$40,850,000.00	13.39%
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	13.37%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1		B ARC	00432CBE0	Auction	N/A	N/A	5.60000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.46%
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	7.36%
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	5.60000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.37%
20	Total Notes and Certificates						5.58846%	\$311,268,000.00	(\$6,150,000.00)	\$305,118,000.00	100.00%	
D. Fund Balances												
							April 30, 2024	Change	May 31, 2024			
1	Acquisition Fund						\$0.00	\$0.00	\$0.00			
2	Administration Fund						\$51,493.09	(\$974.44)	\$50,518.65			
3	Capitalized Interest Fund						\$2,862,081.00	\$0.00	\$2,862,081.00			
4	Collection Fund						\$6,311,573.27	\$5,164,937.97	\$11,476,511.24			
5	Debt Service Fund - Interest Account						\$1,300,608.12	(\$23,699.47)	\$1,276,908.65			
6	Debt Service Fund - Principal Account						\$2,941,004.09	(\$2,073,109.58)	\$867,894.51			
7	Total Fund Accounts Balance						\$13,466,759.57	\$3,067,154.48	\$16,533,914.05			

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Monthly Servicing Report

Report Date: June 25, 2024
Collection Period: 05/01/24 to 05/31/24

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		5/31/2024	5/31/2024	5/31/2024
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$6,545,943.36)	(\$6,326,437.75)	(\$219,505.61)
2	Claim Payments	(\$310,995.32)	(\$307,187.41)	(\$3,807.91)
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	(\$6,856,938.68)	(\$6,633,625.16)	(\$223,313.52)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$2,182.44	(\$5,529.84)	\$7,712.28
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	(\$307.63)	(\$307.63)	\$0.00
4b	Adjustments - Write-offs	(\$3,721.34)	(\$3,633.88)	(\$87.46)
4	Total Adjustments	(\$4,028.97)	(\$3,941.51)	(\$87.46)
5	Total Non-Cash Principal Activity	(\$1,846.53)	(\$9,471.35)	\$7,624.82
C.	Total Student Loan Principal Activity	(\$6,858,785.21)	(\$6,643,096.51)	(\$215,688.70)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$678,467.14)	(\$632,873.10)	(\$45,594.04)
2	Claim Payments	(\$8,053.21)	(\$7,966.50)	(\$86.71)
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	(\$25.12)	(\$24.25)	(\$0.87)
6	Subsidized Gov't Interest Payments (ISP)	(\$18,192.92)	(\$14,099.51)	(\$4,093.41)
7	Special Allowance Payments (SAP)	(\$3,314,797.43)	(\$3,309,308.22)	(\$5,489.21)
8	Total Cash Interest Activity	(\$4,019,535.82)	(\$3,964,271.58)	(\$55,264.24)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$614,401.34	\$573,719.91	\$40,681.43
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$5,642.19	\$4,277.88	\$1,364.31
3	Special Allowance Payments - Accrued	\$1,054,364.80	\$1,052,573.16	\$1,791.64
4	Capitalized Interest	(\$2,182.44)	\$5,529.84	(\$7,712.28)
5a	Small Balance and Other Adjustments	(\$2,907.58)	(\$2,391.99)	(\$515.59)
5b	Adjustments - Write-offs	(\$0.13)	(\$0.12)	(\$0.01)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$2,433.87)	(\$2,029.24)	(\$404.63)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$24,540.87)	(\$24,543.19)	\$2.32
5	Total Adjustments	(\$29,882.45)	(\$28,964.54)	(\$917.91)
6	Fee Accruals	\$6,269.38	\$5,922.49	\$346.89
7	Total Non-Cash Interest Activity	\$1,648,612.82	\$1,613,058.74	\$35,554.08
F.	Total Student Loan Interest Activity	(\$2,370,923.00)	(\$2,351,212.84)	(\$19,710.16)

ACCESS GROUP, INC.

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Report Date: June 25, 2024

Collection Period: 05/01/24 to 05/31/24

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	May 31, 2024		
	2 Transfers to Other Funds	\$5,761,961.05		
	3 Amount received in the collection account related to the collection period	(\$5,761,961.05)		
	4 Payments Due	\$7,555,243.35		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$18,192.92		
	7 Guarantee Payments of Principal	\$3,314,797.43		
	8 Guarantee Payments of Interest	\$310,995.32		
	9 Misc. Payments Received/Due	\$8,053.21		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$50,424.52		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$11,257,706.75		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$97,222.03	\$97,222.03	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$226,386.81	\$226,386.81	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,152,366.35	\$1,152,366.35	\$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	\$271,938.23	\$271,938.23	\$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	\$6,854,756.24	\$6,854,756.24	\$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	\$2,233,037.09	\$2,233,037.09	\$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	\$11,257,706.75	\$11,257,706.75	\$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)		\$11,257,706.75	\$11,257,706.75	\$0.00
B.	Administration Funds		\$323,608.84	\$10,934,097.91	\$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		\$10,934,097.91	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$10,934,097.91	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$212,329.08		\$10,721,768.83	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$325,919.11		\$10,395,849.72	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$10,395,849.72	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$10,395,849.72	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$7,215.95		\$10,388,633.77	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$168,440.89		\$10,220,192.88	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$168,440.89		\$10,051,751.99	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$168,234.72		\$9,883,517.27	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,883,517.27	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$101,785.71		\$9,781,731.56	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,781,731.56	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$9,781,731.56	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$9,781,731.56	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,781,731.56	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,152,366.35		
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		\$9,781,731.56	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,781,731.56	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$9,781,731.56	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$9,781,731.56	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$9,781,731.56	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$9,781,731.56	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$9,781,731.56	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$9,781,731.56	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$9,781,731.56	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$9,781,731.56	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,781,731.56	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$9,781,731.56	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,781,731.56	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$9,781,731.56	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$9,781,731.56	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,781,731.56	\$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	\$97,930.75		\$9,683,800.81	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$81,230.98		\$9,602,569.83	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$92,776.50		\$9,509,793.33	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$271,938.23		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$9,509,793.33	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$422,000.00	\$9,087,793.33	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$6,854,756.24	\$2,233,037.09	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$2,233,037.09	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$2,233,037.09	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over		\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes		\$0.00	\$0.00	\$0.00
M.	Access Group, Inc		\$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	\$282,650,000.00
	2 Interest net of FRN allocation	\$1,631,110.78
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$97,222.03
	5 Minus amounts required..ED..guarantee agencies	\$218,873.99
	6 Minus defaulted during the month	\$7,803.22
	7 Minus auction note and trustee fees	\$7,518.15
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.52%
	Net Loan Rate	5.52%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$259,032,218.17
	2 Fund Balances	\$16,597,987.22
	3 Senior Notes Interest	\$631,906.91
	4 Senior Notes Outstanding	\$239,168,000.00
	Senior Asset Percentage	114.98%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$259,032,218.17
	2 Fund Balances	\$16,597,987.22
	3 All Notes Interest	\$796,621.46
	4 All Notes Outstanding	\$305,118,000.00
	Subordinate Asset Percentage	90.07%

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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	534	\$2,525,564.15	1.00%
	2 UnSubsidized Stafford	536	\$3,877,883.46	1.54%
	3 Consolidation	17,232	\$245,996,513.19	97.46%
	4 Total By Loan Type Distribution	18,302	\$252,399,960.80	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	141	\$2,321,403.84	0.92%
	4 Forbearance	239	\$5,192,076.86	2.06%
	5 Repayment	17,898	\$244,338,462.74	96.81%
	6 Claims	22	\$530,843.31	0.21%
	7 Total By Borrower Status Distribution	18,302	\$252,399,960.80	100.00%
C.	School Type Distribution:			
	1 Graduate	18,221	\$252,151,314.75	99.90%
	2 Undergraduate	81	\$248,646.05	0.10%
	3 Total By School Type Distribution	18,302	\$252,399,960.80	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	0.26%	1	\$16,626.17	0.41%	62	\$993,924.17	0.40%
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	0.26%	1	\$16,626.17	0.41%	62	\$993,924.17	0.40%
D. REPAYMENT:									
Active									
Current	413	\$1,950,984.07	74.23%	418	\$3,062,777.72	75.15%	16,123	\$225,941,227.05	90.31%
1-29 Days Delinquent	29	\$142,133.55	5.41%	29	\$200,540.13	4.92%	509	\$9,737,919.72	3.89%
30-59 Days Delinquent	16	\$81,723.32	3.11%	16	\$119,725.76	2.94%	130	\$2,615,515.57	1.05%
60-89 Days Delinquent	6	\$30,797.40	1.17%	6	\$51,712.42	1.27%	64	\$1,392,329.10	0.56%
90-119 Days Delinquent	4	\$24,204.67	0.92%	2	\$9,195.23	0.23%	33	\$639,938.22	0.26%
≥ 120 Days Delinquent	13	\$54,679.55	2.08%	10	\$88,541.48	2.17%	77	\$2,154,303.48	0.86%
E. Deferment:									
Current	21	\$115,996.04	4.41%	21	\$211,368.03	5.19%	37	\$1,145,036.13	0.46%
F. Forbearance:									
Current	27	\$196,362.06	7.47%	29	\$272,797.80	6.69%	183	\$5,093,958.96	2.04%
G. Claims	4	\$24,455.83	0.93%	4	\$42,254.83	1.04%	14	\$479,790.79	0.19%
H. TOTAL REPAYMENT	533	\$2,621,336.49	99.74%	535	\$4,058,913.40	99.59%	17,170	\$249,200,019.02	99.60%
I. TOTAL PORTFOLIO	534	\$2,628,237.49	100.00%	536	\$4,075,539.57	100.00%	17,232	\$250,193,943.19	100.00%
J. GRAND TOTAL					\$256,897,720.25				

ACCESS GROUP, INC.

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

Report Date: June 25, 2024

Collection Period: 05/01/24 to 05/31/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	05/01/24 to 05/31/24 06/25/24
A.	1 ABS Notes Outstanding	\$305,118,000
B.	1 Total Principal Balance	\$252,399,961
	2 Total Fund Accounts Balance	\$16,533,914
	3 Total Principal and Accrued Interest Balance	\$259,032,218
	4 Number of Loans	18,302
	5 Number of Borrowers	9,546
C.	1 Borrower Payments- Principal	\$6,545,943
	2 Borrower Payments- Interest	\$678,467
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$97,222
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	135
F.	1 Senior Notes Outstanding	\$239,168,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$6,150,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.52%
	6 Senior Asset Percentage	114.98%
	7 Subordinate Asset Percentage	90.07%

ACCESS GROUP, INC.

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

Trend Analysis Report

May 31, 2024

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

Collection Period		July-23	August-23	September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24
Reporting Date		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	6/25/2024
A.	1 Asset Backed Securities	\$347,918,000	\$347,168,000	\$345,775,000	\$339,025,000	\$338,275,000	\$332,825,000	\$327,275,000	\$326,525,000	\$318,018,000	\$311,268,000	\$305,118,000
B.	1 Total Principal Balance	\$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	\$252,399,961
	2 Total Fund Accounts Balance	\$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	\$16,533,914
	3 Total Principal and Accrued Interest Balance	\$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	\$259,032,218
	4 Number of Loans	20,503	20,328	20,137	19,933	19,804	19,625	19,281	18,993	18,808	18,604	18,302
	5 Number of Borrowers	10,621	10,531	10,442	10,346	10,284	10,192	10,022	9,886	9,786	9,692	9,546
C.	1 Borrower Payments- Principal	\$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	\$6,545,943
	2 Borrower Payments- Interest	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256	\$775,136	\$637,791	\$566,685	\$607,024	\$678,467
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663	\$105,306	\$102,564	\$100,365	\$98,857	\$97,222
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.87%	2.88%	2.87%	2.88%	2.88%	2.88%	2.87%	2.87%	2.87%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	143	142	141	141	140	139	138	138	137	136	135
F.	1 Senior Notes Outstanding	\$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	\$239,168,000
	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	\$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	\$6,150,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.47%	5.48%	5.56%	5.59%	5.48%	5.64%	5.51%	5.34%	5.60%	5.39%	5.52%
	6 Senior Asset Percentage	112.82%	112.81%	112.89%	113.21%	113.23%	113.47%	113.75%	113.75%	114.22%	114.62%	114.98%
	7 Subordinate Asset Percentage	91.38%	91.34%	91.32%	91.14%	91.10%	90.95%	90.78%	90.75%	90.49%	90.29%	90.07%