

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: July 25, 2024
Collection Period: 06/01/24 to 06/30/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									May 31, 2024	Change	June 30, 2024		
1	Principal Balance								\$252,399,960.80	(\$3,961,787.65)		\$248,438,173.15	
2	Accrued Interest								\$4,497,759.45	(\$136,961.61)		\$4,360,797.85	
3	Accrued ISP								\$11,868.64	\$6,331.08		\$18,199.72	
4	Accrued SAP								\$2,122,629.28	\$1,045,510.77		\$3,168,140.05	
5	Total Principal And Accrued Interest Balance								\$259,032,218.17	(\$3,046,907.41)		\$255,985,310.77	
6	Fund Accounts Balance								\$16,533,914.05	(\$139,012.80)		\$16,394,901.25	
7	Total Student Loans And Fund Balance								\$275,566,132.22	(\$3,185,920.21)		\$272,380,212.02	
B.													
1	Weighted Average Coupon (WAC)		[not including SAP]					2.86%	-0.01%		2.85%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]					135	(1)		134		
3	Number of Loans								18,302	(192)		18,110	
4	Number of Borrowers								9,546	(92)		9,454	
C. Notes and Certificates													
									Spread	6/30/2024	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	May 31, 2024	Change	June 30, 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	5.39000%	\$53,400,000.00	\$0.00	\$53,400,000.00	17.68%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-4 ARC	00432CAN1	Auction	N/A	N/A	5.52000%	\$39,050,000.00	\$0.00	\$39,050,000.00	12.93%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1		B ARC	00432CAP6	Auction	N/A	N/A	5.39000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.86%	
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	0.00000%	\$1,750,000.00	(\$1,750,000.00)	\$0.00	0.00%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-4 ARC	00432CBA8	Auction	N/A	N/A	5.39000%	\$40,850,000.00	\$0.00	\$40,850,000.00	13.52%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-5 ARC	00432CBB6	Auction	N/A	N/A	5.39000%	\$40,850,000.00	\$0.00	\$40,850,000.00	13.52%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-6 ARC	00432CBC4	Auction	N/A	N/A	5.39000%	\$40,800,000.00	\$0.00	\$40,800,000.00	13.51%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1		B ARC	00432CBE0	Auction	N/A	N/A	5.39000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.52%	
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%	5.82501%	\$22,468,000.00	(\$1,266,000.00)	\$21,202,000.00	7.02%	
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	5.39000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.45%	
20	Total Notes and Certificates						5.43733%	\$305,118,000.00	(\$3,016,000.00)	\$302,102,000.00	100.00%		
D. Fund Balances													
								May 31, 2024	Change	June 30, 2024			
1	Acquisition Fund								\$0.00	\$0.00		\$0.00	
2	Administration Fund								\$50,518.65	\$685.14		\$51,203.79	
3	Capitalized Interest Fund								\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund								\$11,476,511.24	(\$6,510,866.78)		\$4,965,644.46	
5	Debt Service Fund - Interest Account								\$1,276,908.65	(\$122,624.49)		\$1,154,284.16	
6	Debt Service Fund - Principal Account								\$867,894.51	\$6,493,793.33		\$7,361,687.84	
7	Total Fund Accounts Balance								\$16,533,914.05	(\$139,012.80)		\$16,394,901.25	

ACCESS GROUP, INC.

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Monthly Servicing Report

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		6/30/2024	6/30/2024	6/30/2024
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,024,086.29)	(\$3,784,743.65)	(\$239,342.64)
2	Claim Payments	(\$148,177.35)	(\$98,369.19)	(\$49,808.16)
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	\$89,127.19	\$89,127.19	\$0.00
5	New Acquisitions - Total	\$89,127.19	\$89,127.19	\$0.00
6	Total Cash Principal Activity	(\$4,083,136.45)	(\$3,793,985.65)	(\$289,150.80)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$121,760.83	\$114,326.62	\$7,434.21
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	(\$412.03)	(\$400.61)	(\$11.42)
4	Total Adjustments	(\$412.03)	(\$400.61)	(\$11.42)
5	Total Non-Cash Principal Activity	\$121,348.80	\$113,926.01	\$7,422.79
C.	Total Student Loan Principal Activity	(\$3,961,787.65)	(\$3,680,059.64)	(\$281,728.01)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$596,814.65)	(\$559,154.19)	(\$37,660.46)
2	Claim Payments	(\$2,796.82)	(\$1,607.50)	(\$1,189.32)
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	(\$18.88)	(\$7.20)	(\$11.68)
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	Total Cash Interest Activity	(\$599,630.35)	(\$560,768.89)	(\$38,861.46)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$580,657.41	\$543,181.28	\$37,476.13
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$6,331.08	\$4,891.50	\$1,439.58
3	Special Allowance Payments - Accrued	\$1,045,510.77	\$1,043,700.04	\$1,810.73
4	Capitalized Interest	(\$121,760.83)	(\$114,326.62)	(\$7,434.21)
5a	Small Balance and Other Adjustments	(\$2,381.34)	(\$1,732.94)	(\$648.40)
5b	Adjustments - Write-offs	(\$36.14)	(\$36.13)	(\$0.01)
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	(\$2,417.48)	(\$1,769.07)	(\$648.41)
6	Fee Accruals	\$6,189.64	\$5,696.43	\$493.21
7	Total Non-Cash Interest Activity	\$1,514,510.59	\$1,481,373.56	\$33,137.03
F.	Total Student Loan Interest Activity	\$914,880.24	\$920,604.67	(\$5,724.43)

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Collection Period: 06/01/24 to 06/30/24

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		June 30, 2024		
	1 Beginning Balance	\$11,257,706.75		
	2 Transfers to Other Funds	(\$11,257,706.75)		
	3 Amount received in the collection account related to the collection period	\$3,481,998.93		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$148,177.35		
	8 Guarantee Payments of Interest	\$2,796.82		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$89,127.19)		
	11 Interest and Other Earnings	\$64,073.17		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$3,607,919.08			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$94,649.99	\$94,649.99	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$222,171.60	\$222,171.60	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$979,571.50	\$979,571.50	\$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	\$278,493.66	\$278,493.66	\$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	\$408,666.67	\$408,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,624,365.66	\$1,624,365.66	\$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 Total Payments	\$3,607,919.08	\$3,607,919.08	\$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)		\$3,607,919.08	\$3,607,919.08	\$0.00
B.	Administration Funds		\$316,821.59	\$3,291,097.49	\$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		\$3,291,097.49	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$3,291,097.49	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$225,497.52		\$3,065,599.97	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$164,900.34		\$2,900,699.63	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$2,900,699.63	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$2,900,699.63	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$2,900,699.63	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$141,463.80		\$2,759,235.83	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$172,501.38		\$2,586,734.45	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$172,290.24		\$2,414,444.21	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$2,414,444.21	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$102,918.22		\$2,311,525.99	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$2,311,525.99	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$2,311,525.99	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$2,311,525.99	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$2,311,525.99	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$979,571.50		
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		\$2,311,525.99	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$2,311,525.99	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$2,311,525.99	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$2,311,525.99	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$2,311,525.99	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$2,311,525.99	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$2,311,525.99	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$2,311,525.99	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$2,311,525.99	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$2,311,525.99	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$2,311,525.99	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$2,311,525.99	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$2,311,525.99	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$2,311,525.99	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$2,311,525.99	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$2,311,525.99	\$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	\$100,291.50		\$2,211,234.49	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$83,189.16		\$2,128,045.33	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$95,013.00		\$2,033,032.33	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$278,493.66		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$2,033,032.33	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$408,666.67	\$1,624,365.66	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$1,624,365.66	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$0.00	\$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	\$280,900,000.00
	2 Interest net of FRN allocation	\$1,608,244.28
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$94,649.99
	5 Minus amounts required..ED..guarantee agencies	\$215,543.73
	6 Minus defaulted during the month	\$5,220.32
	7 Minus auction note and trustee fees	\$7,224.58
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.50%
	Net Loan Rate	5.50%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$255,985,310.77
	2 Fund Balances	\$16,469,710.22
	3 Senior Notes Interest	\$447,868.00
	4 Senior Notes Outstanding	\$236,152,000.00
	Senior Asset Percentage	115.18%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$255,985,310.77
	2 Fund Balances	\$16,469,710.22
	3 All Notes Interest	\$626,010.92
	4 All Notes Outstanding	\$302,102,000.00
	Subordinate Asset Percentage	89.98%

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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	520	\$2,417,402.78	0.97%
	2 UnSubsidized Stafford	517	\$3,704,316.82	1.49%
	3 Consolidation	17,073	\$242,316,453.55	97.54%
	4 Total By Loan Type Distribution	18,110	\$248,438,173.15	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	147	\$2,459,121.29	0.99%
	4 Forbearance	214	\$4,796,502.82	1.93%
	5 Repayment	17,721	\$240,529,450.51	96.82%
	6 Claims	26	\$635,924.48	0.26%
	7 Total By Borrower Status Distribution	18,110	\$248,438,173.15	100.00%
C.	School Type Distribution:			
	1 Graduate	18,029	\$248,189,929.12	99.90%
	2 Undergraduate	81	\$248,244.03	0.10%
	3 Total By School Type Distribution	18,110	\$248,438,173.15	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	0.27%	1	\$16,686.59	0.43%	59	\$1,024,758.48	0.42%
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	0.27%	1	\$16,686.59	0.43%	59	\$1,024,758.48	0.42%
D. REPAYMENT:									
Active									
Current	399	\$1,867,699.08	74.22%	390	\$2,912,917.29	74.75%	15,889	\$220,967,867.51	89.68%
1-29 Days Delinquent	32	\$173,090.58	6.88%	44	\$292,520.26	7.51%	566	\$10,328,559.19	4.19%
30-59 Days Delinquent	22	\$113,953.35	4.53%	18	\$103,418.06	2.65%	141	\$3,035,222.58	1.23%
60-89 Days Delinquent	6	\$29,932.30	1.19%	7	\$51,339.79	1.32%	58	\$1,296,768.46	0.53%
90-119 Days Delinquent	1	\$6,972.50	0.28%	1	\$9,034.58	0.23%	38	\$821,976.92	0.33%
≥ 120 Days Delinquent	13	\$54,397.69	2.16%	8	\$62,357.51	1.60%	88	\$2,286,725.84	0.93%
E. Deferment:									
Current	23	\$127,088.30	5.05%	24	\$223,564.83	5.74%	41	\$1,234,154.41	0.50%
F. Forbearance:									
Current	20	\$128,178.40	5.09%	21	\$206,213.84	5.29%	173	\$4,758,860.20	1.93%
G. Claims	3	\$8,217.47	0.33%	3	\$18,606.18	0.48%	20	\$630,987.81	0.26%
H. TOTAL REPAYMENT	519	\$2,509,529.67	99.73%	516	\$3,879,972.34	99.57%	17,014	\$245,361,122.92	99.58%
I. TOTAL PORTFOLIO	520	\$2,516,430.67	100.00%	517	\$3,896,658.93	100.00%	17,073	\$246,385,881.40	100.00%
J. GRAND TOTAL					\$252,798,971.00				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: July 25, 2024

Collection Period: 06/01/24 to 06/30/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/24 to 06/30/24 07/25/24
A.	1 ABS Notes Outstanding	\$302,102,000
B.	1 Total Principal Balance	\$248,438,173
	2 Total Fund Accounts Balance	\$16,394,901
	3 Total Principal and Accrued Interest Balance	\$255,985,311
	4 Number of Loans	18,110
	5 Number of Borrowers	9,454
C.	1 Borrower Payments- Principal	\$4,024,086
	2 Borrower Payments- Interest	\$596,815
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$94,650
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.85%
	2 Weighted Average Remaining Maturity (WARM)	134
F.	1 Senior Notes Outstanding	\$236,152,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,016,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.50%
	6 Senior Asset Percentage	115.18%
	7 Subordinate Asset Percentage	89.98%

ACCESS GROUP, INC.

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

Trend Analysis Report

June 30, 2024

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

Collection Period		August-23	September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24	June-24
Reporting Date		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	7/25/2024
A.	1 Asset Backed Securities	\$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	\$302,102,000
B.	1 Total Principal Balance	\$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	\$248,438,173
	2 Total Fund Accounts Balance	\$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	\$16,394,901
	3 Total Principal and Accrued Interest Balance	\$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	\$255,985,311
	4 Number of Loans	20,328	20,137	19,933	19,804	19,625	19,281	18,993	18,808	18,604	18,302	18,110
	5 Number of Borrowers	10,531	10,442	10,346	10,284	10,192	10,022	9,886	9,786	9,692	9,546	9,454
C.	1 Borrower Payments- Principal	\$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	\$4,024,086
	2 Borrower Payments- Interest	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256	\$775,136	\$637,791	\$566,685	\$607,024	\$678,467	\$596,815
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663	\$105,306	\$102,564	\$100,365	\$98,857	\$97,222	\$94,650
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.88%	2.87%	2.88%	2.88%	2.88%	2.87%	2.87%	2.87%	2.86%	2.86%	2.85%
	2 Weighted Average Remaining Maturity (WARM)	142	141	141	140	139	138	138	137	136	135	134
F.	1 Senior Notes Outstanding	\$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	\$236,152,000
	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	\$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	\$3,016,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.48%	5.56%	5.59%	5.48%	5.64%	5.51%	5.34%	5.60%	5.39%	5.52%	5.50%
	6 Senior Asset Percentage	112.81%	112.89%	113.21%	113.23%	113.47%	113.75%	113.75%	114.22%	114.62%	114.98%	115.18%
	7 Subordinate Asset Percentage	91.34%	91.32%	91.14%	91.10%	90.95%	90.78%	90.75%	90.49%	90.29%	90.07%	89.98%