

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		May 31, 2024	Change	June 30, 2024
1	Principal Balance	\$19,150,509.57	(\$847,728.47)	\$18,302,781.10
2	Accrued Interest	\$110,236.97	(\$771.83)	\$109,465.14
3	Total Principal And Accrued Interest Balance	\$19,260,746.54	(\$848,500.30)	\$18,412,246.24
4	Fund Accounts Balance	\$2,061,635.83	\$854,445.36	\$2,916,081.19
5	Total Student Loans And Fund Balance	\$21,322,382.37	\$5,945.06	\$21,328,327.43

B. Student Loan Portfolio and Fund Balance		May 31, 2024	Change	June 30, 2024
1	Weighted Average Coupon (WAC)	8.66%	0.00%	8.67%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	39	(2)	37
3	Number of Loans	6,325	(111)	6,214
4	Number of Borrowers	5,512	(97)	5,415

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	6/30/2024 Interest Rate	Balance May 31, 2024	Balance Change	Balance June 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	6.95800%	\$19,250,000.00	\$0.00	\$19,250,000.00	97.7%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.20300%	\$500,000.00	(\$50,000.00)	\$450,000.00	2.3%
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					6.91791%	\$19,750,000.00	(\$50,000.00)	\$19,700,000.00	100.0%

D. Fund Accounts Balance		May 31, 2024	Change	June 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	\$20,953.42	(\$49.97)	\$20,903.45
4	Collection Account	\$1,453,370.24	(\$385,003.45)	\$1,068,366.79
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	\$124,439.70	\$2,945.25	\$127,384.95
12	Class A-4 Principal Account	\$9,640.25	\$1,236,807.90	\$1,246,448.15
13	Class B-1 Interest Account	\$3,232.20	(\$254.37)	\$2,977.83
14	Class B-1 Principal Account	\$50,000.02	\$0.00	\$50,000.02
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	\$2,061,635.83	\$854,445.36	\$2,916,081.19

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity		June 30, 2024
1	Borrower Payments - Total	(\$829,851.89)
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	(\$829,851.89)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$980.45
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	\$9.55
4b	Adjustments - Write-offs	(\$18,866.58)
4	Total Adjustments	(\$18,857.03)
5	Total Non-Cash Principal Activity	(\$17,876.58)
C. Total Student Loan Principal Activity		(\$847,728.47)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$137,717.02)
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	(\$137,717.02)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$137,207.52
2	Capitalized Interest	(\$980.45)
3a	Small Balance and Other Adjustments	(\$85.64)
3b	Adjustments - Write-offs	(\$611.66)
3	Total Adjustments	(\$697.30)
4	Fee Accruals	\$1,415.42
5	Total Non-Cash Interest Activity	\$136,945.19
F. Total Student Loan Interest Activity		(\$771.83)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		June 30, 2024		
Beginning Balance		\$1,406,773.17		
Transfers to Other Funds		(\$1,406,773.17)		
1a	Amount received in the collection account related to the collection period	\$701,280.74		
1b	Earnings	\$10,099.37		
1c	Recoveries	\$44,101.44		
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		\$755,481.55		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$7,181.44	\$7,181.44	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$541.14	\$541.14	\$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	\$90,382.59	\$90,382.59	\$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	\$404.23	\$404.23	\$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)	\$653,739.06	\$653,739.06	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$3,233.09	\$3,233.09	\$0.00
Total Payments		\$755,481.55	\$755,481.55	\$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)	\$755,481.55	\$755,481.55	\$0.00
B.	First	Administration Allowance	\$7,722.58	\$747,758.97	\$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	\$747,758.97	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$747,758.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$747,758.97	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$90,382.59	\$657,376.38	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$90,382.59		
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	\$657,376.38	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$657,376.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$657,376.38	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$657,376.38	\$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]:	\$404.23	\$656,972.15	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$656,972.15	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$656,972.15	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$656,972.15	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$656,972.15	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$656,972.15	\$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	\$656,972.15	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$656,972.15	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$653,739.06	\$3,233.09	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$3,233.09	\$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		\$19,700,000.00	
3 Amount of Accrued Interest		\$132,241.59	
4 Plus investment earnings and late fees		\$11,617.76	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$6,863.54	
7 Minus Notes fees expected during current Interest Period		\$541.14	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.32%	
Net Loan Rate		8.32%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$18,412,246.24		\$18,412,246.24
2 Fund Balances	\$2,916,081.19		\$861,068.93
3 Senior Notes Interest and Fees Accrued	\$22,270.17		\$22,270.17
4 Senior Notes Outstanding	\$19,250,000.00		\$17,500,000.00
Senior Asset Percentage	110.68%		110.01%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$18,412,246.24		\$18,412,246.24
2 Fund Balances	\$2,916,081.19		\$861,068.93
3 All Notes Interest and Fees Accrued	\$23,315.16		\$23,315.16
4 All Notes Outstanding	\$19,700,000.00		\$17,750,000.00
Subordinate Asset Percentage	108.15%		108.45%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	6,214	\$18,302,781.10	100.00%
	2 Total By Loan Type Distribution (a)	6,214	\$18,302,781.10	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$6,083.00	0.03%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	19	\$116,645.11	0.64%
	5 Repayment	6,190	\$18,155,082.34	99.19%
	6 Interim Charge-Offs	4	\$24,970.65	0.14%
7 Total By Borrower Status Distribution	6,214	\$18,302,781.10	100.00%	
C.	School Type Distribution:			
	1 Graduate	6,179	\$18,157,551.96	99.21%
	2 Undergraduate	35	\$145,229.14	0.79%
	3 Total By Loan Type Distribution	6,214	\$18,302,781.10	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	\$13,278.04	0.07%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	1	\$13,278.04	0.07%	
D. REPAYMENT:				
Active				
Current	5,867	\$16,743,767.83	90.94%	
1-29 Days Delinquent	125	\$489,669.99	2.66%	
30-59 Days Delinquent	104	\$495,524.85	2.69%	
60-89 Days Delinquent	24	\$169,456.85	0.92%	
90-119 Days Delinquent	28	\$156,755.08	0.85%	
120-149 Days Delinquent	23	\$103,476.68	0.56%	
150-179 Days Delinquent	19	\$94,836.35	0.52%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	19	\$120,326.33	0.65%	
G. Interim Charge-Offs	4	\$25,154.24	0.14%	
H. TOTAL REPAYMENT	6,213	\$18,398,968.20	99.93%	
I. TOTAL PORTFOLIO	6,214	\$18,412,246.24	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$19,700,000
B.	1 Total Private Principal Outstanding Balance	\$18,302,781
	2 Total Fund Accounts Balance	\$2,916,081
	3 Total Principal and Accrued Interest Balance	\$18,412,246
	4 Number of Loans	6,214
	5 Number of Borrowers	5,415
C.	1 Borrower Payments- Principal	\$829,852
	2 Borrower Payments- Interest	\$137,717
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,181
	3 Cash Release to Access Group Inc	\$3,233
E.	1 Weighted Average Coupon (WAC)	8.67%
	2 Weighted Average Remaining Maturity (WARM)	37
F.	1 Senior Notes Outstanding	\$19,250,000
	2 Subordinate Note Outstanding	\$450,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$50,000
	5 Net Loan Rate	8.32%
	6 Senior Asset Percentage	110.68%
	7 Subordinate Asset Percentage	108.15%

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Portfolio Trend Analysis Report

June 30, 2024

IX. Asset-Backed Securities Notes Series 2004-A

	Collection Periods	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	\$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	\$19,750,000	\$19,700,000
B.	1 Total Private Principal Balance	\$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	\$19,150,510	\$18,302,781
	2 Total Fund Accounts Balance	\$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	\$2,061,636	\$2,916,081
	3 Total Principal and Accrued Interest Balance	\$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	\$19,260,747	\$18,412,246
	4 Number of Loans	7,775	7,645	7,522	7,387	7,275	7,091	6,805	6,614	6,480	6,325	6,214
	5 Number of Borrowers	6,792	6,682	6,569	6,451	6,354	6,194	5,934	5,755	5,643	5,512	5,415
C.	1 Borrower Payments- Principal	\$1,128,384	\$1,041,591	\$1,076,465	\$945,410	\$1,038,829	\$1,114,711	\$1,040,019	\$959,739	\$986,580	\$912,845	\$829,852
	2 Borrower Payments- Interest	\$216,120	\$209,755	\$204,105	\$193,759	\$184,351	\$188,334	\$173,377	\$155,407	\$157,717	\$148,661	\$137,717
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$11,087	\$23,690	\$22,791	\$21,907	\$21,088	\$20,214	\$19,245	\$8,263	\$7,893	\$7,522	\$7,181
	3 Cash Release to Access Group	\$12,732	\$29,336	\$133,714	\$64,210	\$56,333	\$19,040	\$60,586	\$46,389	\$182,101	\$0	\$3,233
E.	1 Weighted Average Coupon (WAC)	8.58%	8.57%	8.75%	8.75%	8.75%	8.71%	8.71%	8.71%	8.66%	8.66%	8.67%
	2 Weighted Average Remaining Maturity (WARM)	44	41	42	42	39	40	40	38	38	39	37
F.	1 Senior Notes Outstanding	\$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	\$19,250,000	\$19,250,000
	2 Subordinate Note Outstanding	\$1,400,000	\$1,400,000	\$1,200,000	\$1,100,000	\$1,000,000	\$800,000	\$700,000	\$600,000	\$600,000	\$500,000	\$450,000
	3 Senior Principal Distribution Amount	\$0	\$950,000	\$1,350,000	\$700,000	\$950,000	\$1,250,000	\$650,000	\$1,350,000	\$1,650,000	\$750,000	\$0
	4 Subordinate Principal Distribution Amount	\$100,000	\$0	\$200,000	\$100,000	\$100,000	\$200,000	\$100,000	\$100,000	\$0	\$100,000	\$50,000
	5 Net Loan Rate	8.17%	8.22%	8.53%	8.43%	8.40%	8.44%	8.30%	8.45%	8.65%	8.35%	8.32%
	6 Senior Asset Percentage	110.73%	111.22%	111.28%	110.91%	110.87%	110.38%	110.40%	110.46%	111.43%	110.69%	110.68%
	7 Subordinate Asset Percentage	105.59%	105.89%	106.45%	106.37%	106.57%	106.77%	107.14%	107.48%	108.18%	107.88%	108.15%