

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: August 26, 2024
Collection Period: 07/01/2024 to 07/31/2024

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		June 30, 2024	Change	July 31, 2024
1	Principal Balance	\$18,302,781.10	(\$892,839.22)	\$17,409,941.88
2	Accrued Interest	\$109,465.14	\$590.32	\$110,055.46
3	Total Principal And Accrued Interest Balance	\$18,412,246.24	(\$892,248.90)	\$17,519,997.34
4	Fund Accounts Balance	\$2,916,081.19	(\$311,416.77)	\$2,604,664.42
5	Total Student Loans And Fund Balance	\$21,328,327.43	(\$1,203,665.67)	\$20,124,661.76

B. Student Loan Portfolio and Fund Balance		June 30, 2024	Change	July 31, 2024
1	Weighted Average Coupon (WAC)	8.67%	0.00%	8.67%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	37	1	37
3	Number of Loans	6,214	(123)	6,091
4	Number of Borrowers	5,415	(96)	5,319

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	7/31/2024 Interest Rate	Balance June 30, 2024	Balance Change	Balance July 31, 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	6.96400%	\$19,250,000.00	(\$1,200,000.00)	\$18,050,000.00	97.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.19900%	\$450,000.00	(\$50,000.00)	\$400,000.00	2.2%
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					6.92573%	\$19,700,000.00	(\$1,250,000.00)	\$18,450,000.00	100.0%

D. Fund Accounts Balance		June 30, 2024	Change	July 31, 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	\$20,903.45	(\$38.89)	\$20,864.56
4	Collection Account	\$1,068,366.79	\$298,355.17	\$1,366,721.96
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	\$127,384.95	(\$12,085.16)	\$115,299.79
12	Class A-4 Principal Account	\$1,246,448.15	(\$696,260.94)	\$550,187.21
13	Class B-1 Interest Account	\$2,977.83	(\$1,386.95)	\$1,590.88
14	Class B-1 Principal Account	\$50,000.02	\$100,000.00	\$150,000.02
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	\$2,916,081.19	(\$311,416.77)	\$2,604,664.42

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II. Series 2004-A Transactions and Accruals		
		July 31, 2024
A.	Student Loan Cash Principal Activity	
1	Borrower Payments - Total	(\$869,838.18)
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	(\$869,838.18)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	(\$1,083.82)
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$508.75)
4b	Adjustments - Write-offs	(\$21,408.47)
4	Total Adjustments	(\$21,917.22)
5	Total Non-Cash Principal Activity	(\$23,001.04)
C.	Total Student Loan Principal Activity	(\$892,839.22)
D.	Student Loan Cash Interest Activity	
1	Borrower Payments - Total	(\$136,736.51)
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	(\$136,736.51)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$135,120.90
2	Capitalized Interest	\$1,083.82
3a	Small Balance and Other Adjustments	\$279.08
3b	Adjustments - Write-offs	(\$975.92)
3	Total Adjustments	(\$696.84)
4	Fee Accruals	\$1,818.95
5	Total Non-Cash Interest Activity	\$137,326.83
F.	Total Student Loan Interest Activity	\$590.32

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		July 31, 2024		
	Beginning Balance			
	Transfers to Other Funds			
1a	Amount received in the collection account related to the collection period			
1b	Earnings			
1c	Recoveries			
1d	Misc. Payments Received/Due			
2	Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement			
3	Amount in the capitalized interest account after application of funds in the collection account			
4	Amount received in the collection account after last date of related collection period			
	Ending Balance			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance			
1b	Broker Dealer, Auction Agent and Other Fees			
2a	Payment of Interest Distribution Amount on Senior Notes; Class A-1			
2b	Payment of Interest Distribution Amount on Senior Notes; Class A-2			
2c	Payment of Interest Distribution Amount on Senior Notes; Class A-3			
2d	Payment of Interest Distribution Amount on Senior Notes; Class A-4			
3a	Payment of Principal Distribution Amount on Senior Notes; Class A-1			
3b	Payment of Principal Distribution Amount on Senior Notes; Class A-2			
3c	Payment of Principal Distribution Amount on Senior Notes; Class A-3			
3d	Payment of Principal Distribution Amount on Senior Notes; Class A-4			
4a	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1			
4b	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2			
5a	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)			
5b	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)			
6	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth			
7	Payment to the Capitalized Interest account to increase balance thereof set forth			
8	Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes			
9	Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes			
10	Payment of principal with respect to the notes (Allocation of Principal Payments)			
11	Only on or after the first Capitalized interest release date, any remainder to Access Group			
	Total Payments			

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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)	\$1,316,465.82	\$1,316,465.82	\$0.00
B.	First	Administration Allowance	\$7,371.04	\$1,309,094.78	\$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	\$1,309,094.78	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,309,094.78	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,309,094.78	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$92,250.89	\$1,216,843.89	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$92,250.89		
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	\$1,216,843.89	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,216,843.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,216,843.89	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,216,843.89	\$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]:	\$994.90	\$1,215,848.99	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,215,848.99	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,215,848.99	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,215,848.99	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,215,848.99	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,215,848.99	\$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	\$1,215,848.99	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,215,848.99	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,165,895.16	\$49,953.83	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$49,953.83	\$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		\$18,450,000.00	
3 Amount of Accrued Interest		\$125,795.97	
4 Plus investment earnings and late fees		\$14,627.67	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$6,528.73	
7 Minus Notes fees expected during current Interest Period		\$507.50	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.68%	
Net Loan Rate		8.68%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$17,519,997.34		\$17,519,997.34
2 Fund Balances	\$2,604,664.42		\$612,394.21
3 Senior Notes Interest and Fees Accrued	\$31,270.28		\$31,270.28
4 Senior Notes Outstanding	\$18,050,000.00		\$16,450,000.00
Senior Asset Percentage	111.32%		110.04%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$17,519,997.34		\$17,519,997.34
2 Fund Balances	\$2,604,664.42		\$612,394.21
3 All Notes Interest and Fees Accrued	\$32,391.54		\$32,391.54
4 All Notes Outstanding	\$18,450,000.00		\$16,600,000.00
Subordinate Asset Percentage	108.90%		109.04%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	6,091	\$17,409,941.88	100.00%
	2 Total By Loan Type Distribution (a)	6,091	\$17,409,941.88	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	17	\$78,999.65	0.45%
	5 Repayment	6,070	\$17,309,972.84	99.43%
	6 Interim Charge-Offs	3	\$14,886.39	0.09%
	7 Total By Borrower Status Distribution	6,091	\$17,409,941.88	100.00%
C.	School Type Distribution:			
	1 Graduate	6,056	\$17,273,528.24	99.22%
	2 Undergraduate	35	\$136,413.64	0.78%
	3 Total By Loan Type Distribution	6,091	\$17,409,941.88	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	\$13,327.12	0.08%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	1	\$13,327.12	0.08%	
D. REPAYMENT:				
Active				
Current	5,517	\$15,146,523.06	86.45%	
1-29 Days Delinquent	340	\$1,203,214.36	6.87%	
30-59 Days Delinquent	117	\$521,020.43	2.97%	
60-89 Days Delinquent	28	\$154,466.04	0.88%	
90-119 Days Delinquent	24	\$122,458.56	0.70%	
120-149 Days Delinquent	25	\$154,129.48	0.88%	
150-179 Days Delinquent	19	\$106,448.99	0.61%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	17	\$82,289.33	0.47%	
G. Interim Charge-Offs	3	\$16,119.97	0.09%	
H. TOTAL REPAYMENT	6,090	\$17,506,670.22	99.92%	
I. TOTAL PORTFOLIO	6,091	\$17,519,997.34	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$18,450,000
B.	1 Total Private Principal Outstanding Balance	\$17,409,942
	2 Total Fund Accounts Balance	\$2,604,664
	3 Total Principal and Accrued Interest Balance	\$17,519,997
	4 Number of Loans	6,091
	5 Number of Borrowers	5,319
C.	1 Borrower Payments- Principal	\$869,838
	2 Borrower Payments- Interest	\$136,737
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$6,864
	3 Cash Release to Access Group Inc	\$49,954
E.	1 Weighted Average Coupon (WAC)	8.67%
	2 Weighted Average Remaining Maturity (WARM)	37
F.	1 Senior Notes Outstanding	\$18,050,000
	2 Subordinate Note Outstanding	\$400,000
	3 Senior Principal Distribution Amount	\$1,200,000
	4 Subordinate Principal Distribution Amount	\$50,000
	5 Net Loan Rate	8.68%
	6 Senior Asset Percentage	111.32%
	7 Subordinate Asset Percentage	108.90%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
July 31, 2024

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24	June-24	July-24
Reporting Date		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	8/26/2024
A.	1 Asset Backed Securities	\$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	\$18,450,000
B.	1 Total Private Principal Balance	\$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	\$17,409,942
	2 Total Fund Accounts Balance	\$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	\$2,604,664
	3 Total Principal and Accrued Interest Balance	\$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	\$17,519,997
	4 Number of Loans	7,645	7,522	7,387	7,275	7,091	6,805	6,614	6,480	6,325	6,214	6,091
	5 Number of Borrowers	6,682	6,569	6,451	6,354	6,194	5,934	5,755	5,643	5,512	5,415	5,319
C.	1 Borrower Payments- Principal	\$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	\$869,838
	2 Borrower Payments- Interest	\$209,755	\$204,105	\$193,759	\$184,351	\$188,334	\$173,377	\$155,407	\$157,717	\$148,661	\$137,717	\$136,737
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$23,690	\$22,791	\$21,907	\$21,088	\$20,214	\$19,245	\$8,263	\$7,893	\$7,522	\$7,181	\$6,864
	3 Cash Release to Access Group	\$29,336	\$133,714	\$64,210	\$56,333	\$19,040	\$60,586	\$46,389	\$182,101	\$0	\$3,233	\$49,954
E.	1 Weighted Average Coupon (WAC)	8.57%	8.75%	8.75%	8.75%	8.71%	8.71%	8.71%	8.66%	8.66%	8.67%	8.67%
	2 Weighted Average Remaining Maturity (WARM)	41	42	42	39	40	40	38	38	39	37	37
F.	1 Senior Notes Outstanding	\$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	\$18,050,000
	2 Subordinate Note Outstanding	\$1,400,000	\$1,200,000	\$1,100,000	\$1,000,000	\$800,000	\$700,000	\$600,000	\$600,000	\$500,000	\$450,000	\$400,000
	3 Senior Principal Distribution Amount	\$950,000	\$1,350,000	\$700,000	\$950,000	\$1,250,000	\$650,000	\$1,350,000	\$1,650,000	\$750,000	\$0	\$1,200,000
	4 Subordinate Principal Distribution Amount	\$0	\$200,000	\$100,000	\$100,000	\$200,000	\$100,000	\$100,000	\$0	\$100,000	\$50,000	\$50,000
	5 Net Loan Rate	8.22%	8.53%	8.43%	8.40%	8.44%	8.30%	8.45%	8.65%	8.35%	8.32%	8.68%
	6 Senior Asset Percentage	111.22%	111.28%	110.91%	110.87%	110.38%	110.40%	110.46%	111.43%	110.69%	110.68%	111.32%
	7 Subordinate Asset Percentage	105.89%	106.45%	106.37%	106.57%	106.77%	107.14%	107.48%	108.18%	107.88%	108.15%	108.90%