

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024
Collection Period: 10/01/24 to 10/31/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									September 30, 2024	Change	October 31, 2024	
1	Principal Balance								\$239,510,351.55	(\$2,428,812.76)	\$237,081,538.79	
2	Accrued Interest								\$4,257,409.16	(\$26,341.63)	\$4,231,067.52	
3	Accrued ISP								\$15,535.46	(\$10,457.96)	\$5,077.50	
4	Accrued SAP								\$3,007,367.70	(\$2,109,739.39)	\$897,628.31	
5	Total Principal And Accrued Interest Balance								\$246,790,663.87	(\$4,575,351.74)	\$242,215,312.12	
6	Fund Accounts Balance								\$6,981,430.90	\$4,692,168.44	\$11,673,599.34	
7	Total Student Loans And Fund Balance								\$253,772,094.77	\$116,816.70	\$253,888,911.46	
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.85%	0.00%	2.85%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						132	(1)	132	
3	Number of Loans								17,698	(147)	17,551	
4	Number of Borrowers								9,262	(71)	9,191	
C. Notes and Certificates												
			CUSIP	Index	Spread Adjustment	Margin	10/31/2024 Int. Rate	Balance September 30, 2024	Change	Balance October 31, 2024	% of 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	5.55000%	\$53,400,000.00	\$0.00	\$53,400,000.00	18.83%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A	N/A	5.55000%	\$39,050,000.00	\$0.00	\$39,050,000.00	13.77%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A	N/A	5.55000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.38%	
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%	\$0.00	\$0.00	\$0.00	0.00%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	Auction	N/A	N/A	5.55000%	\$23,500,000.00	\$0.00	\$23,500,000.00	8.29%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A	N/A	5.55000%	\$40,850,000.00	\$0.00	\$40,850,000.00	14.41%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A	N/A	5.55000%	\$40,800,000.00	\$0.00	\$40,800,000.00	14.39%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A	N/A	5.55000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.95%	
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%	5.82085%	\$19,976,000.00	\$0.00	\$19,976,000.00	7.05%	
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	5.55000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.94%	
20	Total Notes and Certificates						5.56908%	\$283,526,000.00	\$0.00	\$283,526,000.00	100.00%	
D. Fund Balances												
								September 30, 2024	Change	October 31, 2024		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$50,988.50	\$0.00	\$50,988.50		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$2,963,337.12	\$4,359,189.17	\$7,322,526.29		
5	Debt Service Fund - Interest Account							\$1,080,428.57	\$135,449.77	\$1,215,878.34		
6	Debt Service Fund - Principal Account							\$24,595.71	\$197,529.50	\$222,125.21		
7	Total Fund Accounts Balance							\$6,981,430.90	\$4,692,168.44	\$11,673,599.34		

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		10/31/2024	10/31/2024	10/31/2024
1	Borrower Payments - Total	(\$2,272,318.71)	(\$2,222,485.52)	(\$49,833.19)
2	Claim Payments	(\$323,255.11)	(\$293,005.50)	(\$30,249.61)
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	\$84,500.52	\$84,500.52	\$0.00
5	New Acquisitions - Total	\$84,500.52	\$84,500.52	\$0.00
6	Total Cash Principal Activity	(\$2,511,073.30)	(\$2,430,990.50)	(\$80,082.80)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$87,050.89	\$87,240.15	(\$189.26)
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	(\$4,790.35)	(\$4,405.27)	(\$385.08)
4	Total Adjustments	(\$4,790.35)	(\$4,405.27)	(\$385.08)
5	Total Non-Cash Principal Activity	\$82,260.54	\$82,834.88	(\$574.34)
C.	Total Student Loan Principal Activity	(\$2,428,812.76)	(\$2,348,155.62)	(\$80,657.14)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$506,453.48)	(\$484,480.31)	(\$21,973.17)
2	Claim Payments	(\$9,439.24)	(\$8,423.97)	(\$1,015.27)
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	(\$45.10)	(\$39.05)	(\$6.05)
6	Subsidized Gov't Interest Payments (ISP)	(\$14,488.10)	(\$10,819.72)	(\$3,668.38)
7	Special Allowance Payments (SAP)	(\$2,990,525.94)	(\$2,984,414.03)	(\$6,111.91)
8	Total Cash Interest Activity	(\$3,520,951.86)	(\$3,488,177.08)	(\$32,774.78)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$571,313.44	\$535,336.17	\$35,977.27
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$5,077.50	\$3,773.57	\$1,303.93
3	Special Allowance Payments - Accrued	\$897,628.31	\$896,754.80	\$873.51
4	Capitalized Interest	(\$87,050.89)	(\$87,240.15)	\$189.26
5a	Small Balance and Other Adjustments	(\$916.27)	(\$760.62)	(\$155.65)
5b	Adjustments - Write-offs	(\$0.03)	(\$0.02)	(\$0.01)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$1,047.36)	(\$781.56)	(\$265.80)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$16,841.76)	(\$16,823.52)	(\$18.24)
5	Total Adjustments	(\$18,805.42)	(\$18,365.72)	(\$439.70)
6	Fee Accruals	\$6,249.94	\$5,827.30	\$422.64
7	Total Non-Cash Interest Activity	\$1,374,412.88	\$1,336,085.97	\$38,326.91
F.	Total Student Loan Interest Activity	(\$2,146,538.98)	(\$2,152,091.11)	\$5,552.13

ACCESS GROUP, INC.

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

Report Date: November 25, 2024
Collection Period: 10/01/24 to 10/31/24

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	October 31, 2024	
	1 Beginning Balance	\$1,718,137.42	
	2 Transfers to Other Funds	(\$1,718,137.42)	
	3 Amount received in the collection account related to the collection period	\$3,946,466.56	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$14,488.10	
	6 Federal Special Allowance Payments	\$2,990,525.94	
	7 Guarantee Payments of Principal	\$323,255.11	
	8 Guarantee Payments of Interest	\$9,439.24	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$84,500.52)	
	11 Interest and Other Earnings	\$45,301.43	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$7,244,975.86	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$89,816.38	\$89,816.38
	1b Broker Dealer, Auction Agent and Other Fees	\$211,976.56	\$211,976.56
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$923,961.59	\$923,961.59
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$274,958.74	\$274,958.74
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$989,470.51	\$989,470.51
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,508,522.93	\$2,508,522.93
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$2,246,269.15	\$2,246,269.15
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00
	11 Cash Release to Access Group, Inc.	\$0.00	\$0.00
	12 Total Payments	\$7,244,975.86	\$7,244,975.86
			\$0.00

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

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)	\$7,244,975.86	\$7,244,975.86	\$0.00
B.	Administration Funds	\$301,792.94	\$6,943,182.92	\$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	\$6,943,182.92	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,943,182.92	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$222,635.28	\$6,720,547.64	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$162,807.26	\$6,557,740.38	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,557,740.38	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,557,740.38	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,557,740.38	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$97,976.20	\$6,459,764.18	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$170,311.82	\$6,289,452.36	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$170,103.36	\$6,119,349.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,119,349.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$100,127.67	\$6,019,221.33	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,019,221.33	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,019,221.33	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,019,221.33	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,019,221.33	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$923,961.59		
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	\$6,019,221.33	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,019,221.33	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,019,221.33	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,019,221.33	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,019,221.33	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,019,221.33	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,019,221.33	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,019,221.33	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,019,221.33	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,019,221.33	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,019,221.33	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,019,221.33	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,019,221.33	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,019,221.33	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,019,221.33	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,019,221.33	\$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	\$99,018.50	\$5,920,202.83	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$82,133.24	\$5,838,069.59	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$93,807.00	\$5,744,262.59	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$274,958.74		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,744,262.59	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$989,470.51	\$4,754,792.08	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,508,522.93	\$2,246,269.15	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$2,246,269.15	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$2,246,269.15	\$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

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$263,550,000.00
	2 Interest net of FRN allocation	\$1,418,518.69
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$89,816.38
	5 Minus amounts required..ED..guarantee agencies	\$205,705.92
	6 Minus defaulted during the month	\$9,654.40
	7 Minus auction note and trustee fees	\$6,942.49
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.04%
	Net Loan Rate	5.04%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$242,215,312.12
	2 Fund Balances	\$11,707,730.11
	3 Senior Notes Interest	\$734,235.91
	4 Senior Notes Outstanding	\$217,576,000.00
	Senior Asset Percentage	116.37%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$242,215,312.12
	2 Fund Balances	\$11,707,730.11
	3 All Notes Interest	\$926,964.78
	4 All Notes Outstanding	\$283,526,000.00
	Subordinate Asset Percentage	89.23%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

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	489	\$2,320,226.74	0.98%
	2 UnSubsidized Stafford	490	\$3,523,946.67	1.49%
	3 Consolidation	16,572	\$231,237,365.38	97.53%
	4 Total By Loan Type Distribution	17,551	\$237,081,538.79	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	134	\$2,105,337.65	0.89%
	4 Forbearance	230	\$5,289,488.04	2.23%
	5 Repayment	17,158	\$228,836,354.88	96.52%
	6 Claims	27	\$833,184.17	0.35%
7 Total By Borrower Status Distribution	17,551	\$237,081,538.79	100.00%	
C.	School Type Distribution:			
	1 Graduate	17,480	\$236,881,312.58	99.92%
	2 Undergraduate	71	\$200,226.21	0.08%
	3 Total By School Type Distribution	17,551	\$237,081,538.79	100.00%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations			
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations			
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:									
	In-School									
	Current	1	\$6,901.00	0.28%	1	\$16,932.21	0.45%	45	\$632,864.31	0.27%
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	0.28%	1	\$16,932.21	0.45%	45	\$632,864.31	0.27%
D.	REPAYMENT:									
	Active									
	Current	380	\$1,837,788.14	75.45%	386	\$2,899,960.56	77.76%	15,473	\$210,656,239.43	89.58%
	1-29 Days Delinquent	31	\$153,212.13	6.29%	29	\$204,741.87	5.49%	510	\$9,390,184.71	3.99%
	30-59 Days Delinquent	9	\$46,202.52	1.90%	9	\$46,168.60	1.24%	126	\$2,856,885.33	1.21%
	60-89 Days Delinquent	4	\$17,404.84	0.71%	6	\$27,155.55	0.73%	55	\$1,771,704.32	0.75%
	90-119 Days Delinquent	2	\$25,561.81	1.05%	2	\$29,049.76	0.78%	26	\$571,179.49	0.24%
	≥ 120 Days Delinquent	14	\$85,248.31	3.50%	13	\$121,613.23	3.26%	83	\$1,912,493.69	0.81%
E.	Deferment:									
	Current	23	\$140,623.98	5.77%	20	\$198,478.89	5.32%	46	\$1,228,083.81	0.52%
F.	Forbearance:									
	Current	22	\$109,982.70	4.52%	23	\$165,702.49	4.44%	185	\$5,293,525.15	2.25%
G.	Claims	3	\$12,728.81	0.52%	1	\$19,732.79	0.53%	23	\$834,255.88	0.35%
H.	TOTAL REPAYMENT	488	\$2,428,753.24	99.72%	489	\$3,712,603.74	99.55%	16,527	\$234,514,551.81	99.73%
I.	TOTAL PORTFOLIO	489	\$2,435,654.24	100.00%	490	\$3,729,535.95	100.00%	16,572	\$235,147,416.12	100.00%
J.	GRAND TOTAL					\$241,312,606.31				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	10/01/24 to 10/31/24 11/25/24
A.	1 ABS Notes Outstanding	\$283,526,000
B.	1 Total Principal Balance	\$237,081,539
	2 Total Fund Accounts Balance	\$11,673,599
	3 Total Principal and Accrued Interest Balance	\$242,215,312
	4 Number of Loans	17,551
	5 Number of Borrowers	9,191
C.	1 Borrower Payments- Principal	\$2,272,319
	2 Borrower Payments- Interest	\$506,453
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$89,816
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.85%
	2 Weighted Average Remaining Maturity (WARM)	132
F.	1 Senior Notes Outstanding	\$217,576,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.04%
	6 Senior Asset Percentage	116.37%
	7 Subordinate Asset Percentage	89.23%

ACCESS GROUP, INC.

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

Trend Analysis Report

October 31, 2024

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		December-23	January-24	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24
Reporting Date		1/25/2024	2/26/2024	3/25/2024	4/25/2024	5/28/2024	6/25/2024	7/25/2024	8/26/2024	9/25/2024	10/25/2024	11/25/2024
A.	1 Asset Backed Securities	\$332,825,000	\$327,275,000	\$326,525,000	\$318,018,000	\$311,268,000	\$305,118,000	\$302,102,000	\$294,752,000	\$289,352,000	\$283,526,000	\$283,526,000
B.	1 Total Principal Balance	\$280,814,655	\$273,503,747	\$267,640,884	\$263,617,621	\$259,258,746	\$252,399,961	\$248,438,173	\$244,555,005	\$241,758,211	\$239,510,352	\$237,081,539
	2 Total Fund Accounts Balance	\$14,177,873	\$14,969,936	\$22,594,490	\$16,855,034	\$13,466,760	\$16,533,914	\$16,394,901	\$12,070,023	\$11,672,992	\$6,981,431	\$11,673,599
	3 Total Principal and Accrued Interest Balance	\$289,240,618	\$282,868,728	\$274,526,705	\$271,600,690	\$268,261,926	\$259,032,218	\$255,985,311	\$253,064,833	\$248,050,861	\$246,790,664	\$242,215,312
	4 Number of Loans	19,625	19,281	18,993	18,808	18,604	18,302	18,110	17,918	17,811	17,698	17,551
	5 Number of Borrowers	10,192	10,022	9,886	9,786	9,692	9,546	9,454	9,362	9,312	9,262	9,191
C.	1 Borrower Payments- Principal	\$3,566,608	\$6,842,344	\$5,800,081	\$3,821,008	\$4,045,817	\$6,545,943	\$4,024,086	\$3,537,026	\$2,733,489	\$2,222,669	\$2,272,319
	2 Borrower Payments- Interest	\$563,256	\$775,136	\$637,791	\$566,685	\$607,024	\$678,467	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$106,663	\$105,306	\$102,564	\$100,365	\$98,857	\$97,222	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816
	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%	2.87%	2.87%	2.86%	2.86%	2.85%	2.85%	2.85%	2.85%	2.85%
	2 Weighted Average Remaining Maturity (WARM)	139	138	138	137	136	135	134	134	133	132	132
F.	1 Senior Notes Outstanding	\$266,875,000	\$261,325,000	\$260,575,000	\$252,068,000	\$245,318,000	\$239,168,000	\$236,152,000	\$228,802,000	\$223,402,000	\$217,576,000	\$217,576,000
	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	\$5,450,000	\$5,550,000	\$750,000	\$8,507,000	\$6,750,000	\$6,150,000	\$3,016,000	\$7,350,000	\$5,400,000	\$5,826,000	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.64%	5.51%	5.34%	5.60%	5.39%	5.52%	5.50%	5.34%	5.55%	5.45%	5.04%
	6 Senior Asset Percentage	113.47%	113.75%	113.75%	114.22%	114.62%	114.98%	115.18%	115.62%	115.97%	116.42%	116.37%
	7 Subordinate Asset Percentage	90.95%	90.78%	90.75%	90.49%	90.29%	90.07%	89.98%	89.71%	89.49%	89.28%	89.23%