

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2024  
Collection Period: 11/01/24 to 11/30/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
<b>A. Student Loan Portfolio and Fund Balance</b>												
									<b>October 31, 2024</b>	<b>Change</b>	<b>November 30, 2024</b>	
1	Principal Balance								\$237,081,538.79	(\$2,923,391.78)	\$234,158,147.01	
2	Accrued Interest								\$4,231,067.52	(\$66,724.87)	\$4,164,342.65	
3	Accrued ISP								\$5,077.50	\$5,217.80	\$10,295.30	
4	Accrued SAP								\$897,628.31	\$857,531.64	\$1,755,159.95	
5	Total Principal And Accrued Interest Balance								\$242,215,312.12	(\$2,127,367.21)	\$240,087,944.91	
6	Fund Accounts Balance								\$11,673,599.34	\$1,894,132.29	\$13,567,731.63	
7	<b>Total Student Loans And Fund Balance</b>								<b>\$253,888,911.46</b>	<b>(\$233,234.92)</b>	<b>\$253,655,676.54</b>	
<b>B.</b>												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.85%	0.00%	2.86%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						132	(1)	131	
3	Number of Loans								17,551	(155)	17,396	
4	Number of Borrowers								9,191	(73)	9,118	
<b>C. Notes and Certificates</b>												
			<b>CUSIP</b>	<b>Index</b>	<b>Spread Adjustment</b>	<b>Margin</b>	<b>11/30/2024 Int. Rate</b>	<b>Balance October 31, 2024</b>	<b>Change</b>	<b>Balance November 30, 2024</b>	<b>% of O/S Securities</b>	
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	5.45000%	\$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	5.45000%	\$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	5.45000%	\$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	5.45000%	\$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	5.04000%	\$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	5.45000%	\$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	5.04000%	\$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	5.45000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.94%	
20	<b>Total Notes and Certificates</b>						<b>5.38857%</b>	<b>\$283,526,000.00</b>	<b>\$0.00</b>	<b>\$283,526,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>												
								<b>October 31, 2024</b>	<b>Change</b>	<b>November 30, 2024</b>		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$50,988.50	(\$1,648.31)	\$49,340.19		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$7,322,526.29	(\$3,675,976.67)	\$3,646,549.62		
5	Debt Service Fund - Interest Account							\$1,215,878.34	(\$172,505.32)	\$1,043,373.02		
6	Debt Service Fund - Principal Account							\$222,125.21	\$5,744,262.59	\$5,966,387.80		
7	<b>Total Fund Accounts Balance</b>							<b>\$11,673,599.34</b>	<b>\$1,894,132.29</b>	<b>\$13,567,731.63</b>		

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<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>Totals</b>	<b>CONSOLIDATION</b>	<b>STAFFORD</b>
		<b>11/30/2024</b>	<b>11/30/2024</b>	<b>11/30/2024</b>
1	Borrower Payments - Total	(\$2,606,251.82)	(\$2,567,429.68)	(\$38,822.14)
2	Claim Payments	(\$414,373.46)	(\$383,750.67)	(\$30,622.79)
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
<b>6</b>	<b>Total Cash Principal Activity</b>	<b>(\$3,020,625.28)</b>	<b>(\$2,951,180.35)</b>	<b>(\$69,444.93)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$102,099.54	\$87,472.93	\$14,626.61
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	(\$4,866.04)	(\$4,177.98)	(\$688.06)
4	Total Adjustments	(\$4,866.04)	(\$4,177.98)	(\$688.06)
<b>5</b>	<b>Total Non-Cash Principal Activity</b>	<b>\$97,233.50</b>	<b>\$83,294.95</b>	<b>\$13,938.55</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$2,923,391.78)</b>	<b>(\$2,867,885.40)</b>	<b>(\$55,506.38)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$502,922.12)	(\$484,575.97)	(\$18,346.15)
2	Claim Payments	(\$11,286.61)	(\$10,632.01)	(\$654.60)
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	(\$34.41)	(\$27.93)	(\$6.48)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
<b>8</b>	<b>Total Cash Interest Activity</b>	<b>(\$514,243.14)</b>	<b>(\$495,235.91)</b>	<b>(\$19,007.23)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$545,989.97	\$511,872.46	\$34,117.52
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$5,217.80	\$3,993.70	\$1,224.10
3	Special Allowance Payments - Accrued	\$857,531.64	\$856,873.51	\$658.13
4	Capitalized Interest	(\$102,099.54)	(\$87,472.93)	(\$14,626.61)
	5a Small Balance and Other Adjustments	(\$2,031.30)	(\$1,832.36)	(\$198.94)
	5b Adjustments - Write-offs	(\$393.79)	(\$393.45)	(\$0.34)
	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	(\$2,425.09)	(\$2,225.81)	(\$199.28)
6	Fee Accruals	\$6,052.93	\$5,574.33	\$478.60
<b>7</b>	<b>Total Non-Cash Interest Activity</b>	<b>\$1,310,267.71</b>	<b>\$1,288,615.26</b>	<b>\$21,652.46</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$796,024.57</b>	<b>\$793,379.35</b>	<b>\$2,645.23</b>

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**Report Date: December 26, 2024**  
**Collection Period: 11/01/24 to 11/30/24**

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
<b>A.</b>	<b>Collection Fund</b>	<b>November 30, 2024</b>	
	1 Beginning Balance	\$7,244,975.86	
	2 Transfers to Other Funds	(\$7,244,975.86)	
	3 Amount received in the collection account related to the collection period	\$2,040,059.72	
	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	\$414,373.46	
	8 Guarantee Payments of Interest	\$11,286.61	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$34,130.77	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	<b>14 Ending Balance</b>	<b>\$2,499,850.56</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
	1a Administrative Allowance	\$88,905.58	\$88,905.58
	1b Broker Dealer, Auction Agent and Other Fees	\$210,966.49	\$210,966.49
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,004,638.87	\$1,004,638.87
	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	\$328,058.95	\$328,058.95
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$0.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$867,280.67	\$867,280.67
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
	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
	<b>12 Total Payments</b>	<b>\$2,499,850.56</b>	<b>\$2,499,850.56</b>
			<b>\$0.00</b>

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)	<b>\$2,499,850.56</b>	\$2,499,850.56	\$0.00
<b>B.</b>	<b>Administration Funds</b>	<b>\$299,872.07</b>	\$2,199,978.49	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$2,199,978.49	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,199,978.49	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$213,824.28	\$1,986,154.21	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$150,975.11	\$1,835,179.10	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,835,179.10	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,835,179.10	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,835,179.10	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$72,491.25	\$1,762,687.85	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$309,479.60	\$1,453,208.25	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$157,740.96	\$1,295,467.29	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,295,467.29	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$100,127.67	\$1,195,339.62	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,195,339.62	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,195,339.62	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,195,339.62	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,195,339.62	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,004,638.87</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$1,195,339.62	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,195,339.62	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,195,339.62	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,195,339.62	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,195,339.62	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,195,339.62	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,195,339.62	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,195,339.62	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,195,339.62	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,195,339.62	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,195,339.62	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,195,339.62	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,195,339.62	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,195,339.62	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,195,339.62	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,195,339.62	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$91,822.25	\$1,103,517.37	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$149,247.20	\$954,270.17	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$86,989.50	\$867,280.67	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$328,058.95</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$867,280.67	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$0.00</b>	\$867,280.67	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$867,280.67</b>	\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>	<b>\$0.00</b>	\$0.00	\$0.00

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$263,550,000.00
	2 Interest net of FRN allocation	\$1,365,481.27
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$88,905.58
	5 Minus amounts required..ED..guarantee agencies	\$203,139.76
	6 Minus defaulted during the month	\$2,213.09
	7 Minus auction note and trustee fees	\$6,718.54
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.85%
	<b>Net Loan Rate</b>	<b>4.85%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$240,087,944.91
	2 Fund Balances	\$13,610,992.86
	3 Senior Notes Interest	\$706,986.77
	4 Senior Notes Outstanding	\$217,576,000.00
	<b>Senior Asset Percentage</b>	<b>116.28%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$240,087,944.91
	2 Fund Balances	\$13,610,992.86
	3 All Notes Interest	\$833,021.27
	4 All Notes Outstanding	\$283,526,000.00
	<b>Subordinate Asset Percentage</b>	<b>89.19%</b>

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<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	482	\$2,300,566.99	0.98%
	2 UnSubsidized Stafford	486	\$3,488,100.04	1.49%
	3 Consolidation	16,428	\$228,369,479.98	97.53%
	<b>4 Total By Loan Type Distribution</b>	<b>17,396</b>	<b>\$234,158,147.01</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	129	\$2,117,850.48	0.90%
	4 Forbearance	195	\$4,180,523.55	1.79%
	5 Repayment	17,054	\$227,320,613.64	97.08%
	6 Claims	16	\$521,985.29	0.22%
<b>7 Total By Borrower Status Distribution</b>	<b>17,396</b>	<b>\$234,158,147.01</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	17,325	\$233,958,153.88	99.91%
	2 Undergraduate	71	\$199,993.13	0.09%
	<b>3 Total By School Type Distribution</b>	<b>17,396</b>	<b>\$234,158,147.01</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2024

Collection Period: 11/01/24 to 11/30/24

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations			
Status	Subsidized Stafford			Unsubsidized Stafford			# of Loans	Amount (\$)	Percentage (%)	
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)				
<b>A.</b>	<b>INTERIM:</b>									
	<b>In-School</b>									
	Current	1	\$6,901.00	0.29%	1	\$16,992.12	0.46%	48	\$758,600.73	0.33%
	<b>Grace</b>									
	Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.29%</b>	<b>1</b>	<b>\$16,992.12</b>	<b>0.46%</b>	<b>48</b>	<b>\$758,600.73</b>	<b>0.33%</b>
<b>D.</b>	<b>REPAYMENT:</b>									
	<b>Active</b>									
	Current	374	\$1,826,612.00	75.65%	386	\$2,893,293.37	78.29%	15,334	\$209,010,528.26	90.01%
	1-29 Days Delinquent	33	\$178,935.69	7.41%	31	\$229,665.93	6.21%	497	\$8,581,628.47	3.70%
	30-59 Days Delinquent	19	\$90,392.03	3.74%	16	\$120,603.98	3.26%	155	\$2,964,163.63	1.28%
	60-89 Days Delinquent	3	\$21,417.62	0.89%	2	\$12,686.19	0.34%	61	\$1,966,211.42	0.85%
	90-119 Days Delinquent	1	\$4,199.25	0.17%	2	\$5,942.63	0.16%	27	\$848,919.55	0.37%
	≥ 120 Days Delinquent	13	\$82,615.66	3.42%	12	\$109,407.31	2.96%	88	\$2,212,790.44	0.95%
<b>E.</b>	<b>Deferment:</b>									
	Current	22	\$137,752.65	5.70%	19	\$195,253.15	5.28%	40	\$1,125,251.36	0.48%
<b>F.</b>	<b>Forbearance:</b>									
	Current	16	\$65,864.55	2.73%	17	\$111,916.01	3.03%	162	\$4,197,652.24	1.81%
<b>G.</b>	<b>Claims</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>16</b>	<b>\$546,292.42</b>	<b>0.24%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>481</b>	<b>\$2,407,789.45</b>	<b>99.71%</b>	<b>485</b>	<b>\$3,678,768.57</b>	<b>99.54%</b>	<b>16,380</b>	<b>\$231,453,437.79</b>	<b>99.67%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>482</b>	<b>\$2,414,690.45</b>	<b>100.00%</b>	<b>486</b>	<b>\$3,695,760.69</b>	<b>100.00%</b>	<b>16,428</b>	<b>\$232,212,038.52</b>	<b>100.00%</b>
<b>J.</b>	<b>GRAND TOTAL</b>					<b>\$238,322,489.66</b>				

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2024

Collection Period: 11/01/24 to 11/30/24

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>11/01/24 to 11/30/24 12/26/24</b>
<b>A.</b>	1 ABS Notes Outstanding	\$283,526,000
<b>B.</b>	1 Total Principal Balance	\$234,158,147
	2 Total Fund Accounts Balance	\$13,567,732
	3 Total Principal and Accrued Interest Balance	\$240,087,945
	4 Number of Loans	17,396
	5 Number of Borrowers	9,118
<b>C.</b>	1 Borrower Payments- Principal	\$2,606,252
	2 Borrower Payments- Interest	\$502,922
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$88,906
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	131
<b>F.</b>	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	4.85%
	6 Senior Asset Percentage	116.28%
	7 Subordinate Asset Percentage	89.19%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

November 30, 2024

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		January-24	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24
Reporting Date		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	12/26/2024
<b>A.</b>	1 Asset Backed Securities	\$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	\$283,526,000
<b>B.</b>	1 Total Principal Balance	\$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	\$234,158,147
	2 Total Fund Accounts Balance	\$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	\$13,567,732
	3 Total Principal and Accrued Interest Balance	\$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	\$240,087,945
	4 Number of Loans	19,281	18,993	18,808	18,604	18,302	18,110	17,918	17,811	17,698	17,551	17,396
	5 Number of Borrowers	10,022	9,886	9,786	9,692	9,546	9,454	9,362	9,312	9,262	9,191	9,118
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$2,606,252
	2 Borrower Payments- Interest	\$775,136	\$637,791	\$566,685	\$607,024	\$678,467	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453	\$502,922
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$105,306	\$102,564	\$100,365	\$98,857	\$97,222	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816	\$88,906
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.87%	2.87%	2.87%	2.86%	2.86%	2.85%	2.85%	2.85%	2.85%	2.85%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	138	138	137	136	135	134	134	133	132	132	131
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$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	\$5,550,000	\$750,000	\$8,507,000	\$6,750,000	\$6,150,000	\$3,016,000	\$7,350,000	\$5,400,000	\$5,826,000	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.51%	5.34%	5.60%	5.39%	5.52%	5.50%	5.34%	5.55%	5.45%	5.04%	4.85%
	6 Senior Asset Percentage	113.75%	113.75%	114.22%	114.62%	114.98%	115.18%	115.62%	115.97%	116.42%	116.37%	116.28%
	7 Subordinate Asset Percentage	90.78%	90.75%	90.49%	90.29%	90.07%	89.98%	89.71%	89.49%	89.28%	89.23%	89.19%