

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									October 31, 2024	Change	November 30, 2024		
1	Principal Balance								\$14,881,473.79	(\$756,903.72)		\$14,124,570.07	
2	Accrued Interest								\$97,861.49	(\$2,092.30)		\$95,769.19	
3	Total Principal And Accrued Interest Balance								\$14,979,335.28	(\$758,996.02)		\$14,220,339.26	
4	Fund Accounts Balance								\$2,384,280.90	\$166,763.07		\$2,551,043.97	
5	Total Student Loans And Fund Balance								\$17,363,616.18	(\$592,232.95)		\$16,771,383.23	
B. Student Loan Portfolio and Fund Balance													
									October 31, 2024	Change	November 30, 2024		
1	Weighted Average Coupon (WAC)								8.34%	0.00%		8.34%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]								36	1		37	
3	Number of Loans								5,685	(89)		5,596	
4	Number of Borrowers								4,970	(68)		4,902	
C. Notes and Certificates													
									11/30/2024	Balance	Balance	Balance	% of
					Spread	Margin	Interest Rate		October 31, 2024	Change	November 30, 2024	O/S Securities	
		CUSIP	Index		Adjustment								
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	6.23100%		\$15,600,000.00	(\$550,000.00)	\$15,050,000.00	99.7%	
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC	00432CBK6	Auction	N/A	N/A	4.50500%		\$100,000.00	(\$50,000.00)	\$50,000.00	0.3%	
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								\$15,700,000.00	(\$600,000.00)	\$15,100,000.00	100.0%	
D. Fund Accounts Balance													
									October 31, 2024	Change	November 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								\$20,760.53	(\$21.19)		\$20,739.34	
4	Collection Account								\$1,279,878.40	(\$336,266.51)		\$943,611.89	
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								\$76,377.60	(\$4,637.26)		\$71,740.34	
12	Class A-4 Principal Account								\$556,906.11	\$507,873.97		\$1,064,780.08	
13	Class B-1 Interest Account								\$358.26	(\$185.94)		\$172.32	
14	Class B-1 Principal Account								\$50,000.00	\$0.00		\$50,000.00	
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								\$2,384,280.90	\$166,763.07		\$2,551,043.97	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		November 30, 2024	
1	Borrower Payments - Total		(\$730,679.84)
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		(\$730,679.84)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$1,565.82
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$5.82)	
4b	Adjustments - Write-offs	(\$27,783.88)	
4	Total Adjustments		(\$27,789.70)
5	Total Non-Cash Principal Activity		(\$26,223.88)
C. Total Student Loan Principal Activity			(\$756,903.72)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$103,529.85)
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		(\$103,529.85)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$102,366.88
2	Capitalized Interest		(\$1,565.82)
3a	Small Balance and Other Adjustments	(\$106.35)	
3b	Adjustments - Write-offs	(\$883.87)	
3	Total Adjustments		(\$990.22)
4	Fee Accruals		\$1,626.71
5	Total Non-Cash Interest Activity		\$101,437.55
F. Total Student Loan Interest Activity			(\$2,092.30)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		November 30, 2024		
	Beginning Balance	\$1,228,174.42		
	Transfers to Other Funds	(\$1,228,174.42)		
1a	Amount received in the collection account related to the collection period	\$606,168.92		
1b	Earnings	\$8,857.84		
1c	Recoveries	\$48,840.38		
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	\$663,867.14		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$12,401.23	\$12,401.23	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$381.11	\$381.11	\$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	\$65,144.80	\$65,144.80	\$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	\$0.00	\$0.00	\$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)	\$540,943.76	\$540,943.76	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$44,996.24	\$44,996.24	\$0.00
	Total Payments	\$663,867.14	\$663,867.14	\$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)	\$663,867.14	\$663,867.14	\$0.00
B.	First	Administration Allowance	\$12,782.34	\$651,084.80	\$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	\$651,084.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$651,084.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$651,084.80	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$65,144.80	\$585,940.00	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$65,144.80		
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	\$585,940.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$585,940.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$585,940.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$585,940.00	\$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]:	\$0.00	\$585,940.00	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$585,940.00	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$585,940.00	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$585,940.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$585,940.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$585,940.00	\$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	\$585,940.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$585,940.00	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$540,943.76	\$44,996.24	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$44,996.24	\$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	\$15,100,000.00	
	3 Amount of Accrued Interest	\$98,283.22	
	4 Plus investment earnings and late fees	\$9,583.61	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$5,296.71	
	7 Minus Notes fees expected during current Interest Period	\$381.11	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.13%	
	Net Loan Rate	8.13%	
	B. Senior Asset Percentage		Pre-Distribution
1 Student Loan Portfolio Balance		\$14,220,339.26	\$14,220,339.26
2 Fund Balances		\$2,551,043.97	\$779,309.63
3 Senior Notes Interest and Fees Accrued		\$49,280.11	\$49,280.11
4 Senior Notes Outstanding		\$15,050,000.00	\$13,450,000.00
Senior Asset Percentage	111.11%	111.16%	
C. Subordinate Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$14,220,339.26	\$14,220,339.26
	2 Fund Balances	\$2,551,043.97	\$779,309.63
	3 All Notes Interest and Fees Accrued	\$49,648.89	\$49,648.89
	4 All Notes Outstanding	\$15,100,000.00	\$13,450,000.00
Subordinate Asset Percentage	110.74%	111.15%	

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,596	\$14,124,570.07	100.00%
	2 Total By Loan Type Distribution (a)	5,596	\$14,124,570.07	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$6,083.00	0.04%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	31	\$220,364.49	1.56%
	5 Repayment	5,564	\$13,898,122.58	98.40%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	5,596	\$14,124,570.07	100.00%
C.	School Type Distribution:			
	1 Graduate	5,562	\$14,007,646.53	99.17%
	2 Undergraduate	34	\$116,923.54	0.83%
	3 Total By Loan Type Distribution	5,596	\$14,124,570.07	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.		
	In-School			
	Current	1	\$13,516.94	0.10%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	1	\$13,516.94	0.10%
D.	REPAYMENT:			
	Active			
	Current	5,001	\$11,907,443.59	83.74%
	1-29 Days Delinquent	370	\$1,100,542.01	7.74%
	30-59 Days Delinquent	102	\$540,660.82	3.80%
	60-89 Days Delinquent	27	\$121,551.71	0.85%
	90-119 Days Delinquent	23	\$106,818.06	0.75%
	120-149 Days Delinquent	20	\$90,405.06	0.64%
	150-179 Days Delinquent	21	\$113,667.33	0.80%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	31	\$225,733.74	1.59%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	5,595	\$14,206,822.32	99.90%
I.	TOTAL PORTFOLIO	5,596	\$14,220,339.26	100.00%

ACCESS GROUP, INC.

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$15,100,000
B.	1 Total Private Principal Outstanding Balance	\$14,124,570
	2 Total Fund Accounts Balance	\$2,551,044
	3 Total Principal and Accrued Interest Balance	\$14,220,339
	4 Number of Loans	5,596
	5 Number of Borrowers	4,902
C.	1 Borrower Payments- Principal	\$730,680
	2 Borrower Payments- Interest	\$103,530
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$12,401
	3 Cash Release to Access Group Inc	\$44,996
E.	1 Weighted Average Coupon (WAC)	8.34%
	2 Weighted Average Remaining Maturity (WARM)	37
F.	1 Senior Notes Outstanding	\$15,050,000
	2 Subordinate Note Outstanding	\$50,000
	3 Senior Principal Distribution Amount	\$550,000
	4 Subordinate Principal Distribution Amount	\$50,000
	5 Net Loan Rate	8.13%
	6 Senior Asset Percentage	111.11%
	7 Subordinate Asset Percentage	110.74%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
November 30, 2024

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		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
A.	1 Asset Backed Securities	\$24,450,000	\$23,700,000	\$22,250,000	\$20,600,000	\$19,750,000	\$19,700,000	\$18,450,000	\$17,750,000	\$16,600,000	\$15,700,000	\$15,100,000
B.	1 Total Private Principal Balance	\$23,094,029	\$22,034,033	\$21,047,123	\$20,058,416	\$19,150,510	\$18,302,781	\$17,409,942	\$16,556,933	\$15,711,815	\$14,881,474	\$14,124,570
	2 Total Fund Accounts Balance	\$2,931,050	\$3,306,183	\$2,833,817	\$2,091,614	\$2,061,636	\$2,916,081	\$2,604,664	\$2,767,062	\$2,461,856	\$2,384,281	\$2,551,044
	3 Total Principal and Accrued Interest Balance	\$23,277,699	\$22,191,442	\$21,192,497	\$20,197,860	\$19,260,747	\$18,412,246	\$17,519,997	\$16,663,918	\$15,810,855	\$14,979,335	\$14,220,339
	4 Number of Loans	7,091	6,805	6,614	6,480	6,325	6,214	6,091	5,971	5,848	5,685	5,596
	5 Number of Borrowers	6,194	5,934	5,755	5,643	5,512	5,415	5,319	5,215	5,113	4,970	4,902
C.	1 Borrower Payments- Principal	\$1,114,711	\$1,040,019	\$959,739	\$986,580	\$912,845	\$829,852	\$869,838	\$842,508	\$812,408	\$801,159	\$730,680
	2 Borrower Payments- Interest	\$188,334	\$173,377	\$155,407	\$157,717	\$148,661	\$137,717	\$136,737	\$128,894	\$125,211	\$111,893	\$103,530
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$20,214	\$19,245	\$8,263	\$7,893	\$7,522	\$7,181	\$6,864	\$14,508	\$13,797	\$13,093	\$12,401
	3 Cash Release to Access Group	\$19,040	\$60,586	\$46,389	\$182,101	\$0	\$3,233	\$49,954	\$42,650	\$42,028	\$34,879	\$44,996
E.	1 Weighted Average Coupon (WAC)	8.71%	8.71%	8.71%	8.66%	8.66%	8.67%	8.67%	8.66%	8.67%	8.34%	8.34%
	2 Weighted Average Remaining Maturity (WARM)	40	40	38	38	39	37	37	38	36	36	37
F.	1 Senior Notes Outstanding	\$23,650,000	\$23,000,000	\$21,650,000	\$20,000,000	\$19,250,000	\$19,250,000	\$18,050,000	\$17,500,000	\$16,450,000	\$15,600,000	\$15,050,000
	2 Subordinate Note Outstanding	\$800,000	\$700,000	\$600,000	\$600,000	\$500,000	\$450,000	\$400,000	\$250,000	\$150,000	\$100,000	\$50,000
	3 Senior Principal Distribution Amount	\$1,250,000	\$650,000	\$1,350,000	\$1,650,000	\$750,000	\$0	\$1,200,000	\$550,000	\$1,050,000	\$850,000	\$550,000
	4 Subordinate Principal Distribution Amount	\$200,000	\$100,000	\$100,000	\$0	\$100,000	\$50,000	\$50,000	\$150,000	\$100,000	\$50,000	\$50,000
	5 Net Loan Rate	8.44%	8.30%	8.45%	8.65%	8.35%	8.32%	8.68%	8.52%	8.62%	8.27%	8.13%
	6 Senior Asset Percentage	110.38%	110.40%	110.46%	111.43%	110.69%	110.68%	111.32%	110.80%	110.82%	111.01%	111.11%
	7 Subordinate Asset Percentage	106.77%	107.14%	107.48%	108.18%	107.88%	108.15%	108.90%	109.24%	109.82%	110.29%	110.74%