

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 27, 2025
Collection Period: 12/01/24 to 12/31/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									November 30, 2024	Change	December 31, 2024	
1	Principal Balance								\$234,158,147.01	(\$2,977,238.50)	\$231,180,908.51	
2	Accrued Interest								\$4,164,342.65	\$27,993.06	\$4,192,335.71	
3	Accrued ISP								\$10,295.30	\$5,106.65	\$15,401.95	
4	Accrued SAP								\$1,755,159.95	\$815,516.28	\$2,570,676.23	
5	Total Principal And Accrued Interest Balance								\$240,087,944.91	(\$2,128,622.51)	\$237,959,322.40	
6	Fund Accounts Balance								\$13,567,731.63	(\$4,066,673.68)	\$9,501,057.95	
7	Total Student Loans And Fund Balance								\$253,655,676.54	(\$6,195,296.19)	\$247,460,380.35	
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.86%	0.00%	2.86%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						131	(1)	131	
3	Number of Loans								17,396	(171)	17,225	
4	Number of Borrowers								9,118	(83)	9,035	
C. Notes and Certificates												
			CUSIP	Index	Spread Adjustment	Margin	12/31/2024 Int. Rate	Balance November 30, 2024	Change	Balance December 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	5.04000%	\$53,400,000.00	\$0.00	\$53,400,000.00	19.24%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A	N/A	5.04000%	\$39,050,000.00	\$0.00	\$39,050,000.00	14.07%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A	N/A	5.04000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.56%	
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	5.04000%	\$23,500,000.00	(\$4,750,000.00)	\$18,750,000.00	6.75%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A	N/A	4.85000%	\$40,850,000.00	\$0.00	\$40,850,000.00	14.72%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A	N/A	5.04000%	\$40,800,000.00	\$0.00	\$40,800,000.00	14.70%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A	N/A	4.85000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.10%	
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%	5.20421%	\$19,976,000.00	(\$1,187,000.00)	\$18,789,000.00	6.77%	
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	5.04000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.11%	
20	Total Notes and Certificates						5.00967%	\$283,526,000.00	(\$5,937,000.00)	\$277,589,000.00	100.00%	
D. Fund Balances												
								November 30, 2024	Change	December 31, 2024		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$49,340.19	\$1,593.04	\$50,933.23		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$3,646,549.62	\$1,045,712.07	\$4,692,261.69		
5	Debt Service Fund - Interest Account							\$1,043,373.02	(\$44,259.46)	\$999,113.56		
6	Debt Service Fund - Principal Account							\$5,966,387.80	(\$5,069,719.33)	\$896,668.47		
7	Total Fund Accounts Balance							\$13,567,731.63	(\$4,066,673.68)	\$9,501,057.95		

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Monthly Servicing Report

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		12/31/2024	12/31/2024	12/31/2024
1	Borrower Payments - Total	(\$2,630,300.75)	(\$2,595,331.92)	(\$34,968.83)
2	Claim Payments	(\$459,055.06)	(\$459,055.06)	\$0.00
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	\$104,752.15	\$104,752.15	\$0.00
5	New Acquisitions - Total	\$104,752.15	\$104,752.15	\$0.00
6	Total Cash Principal Activity	(\$2,984,603.66)	(\$2,949,634.83)	(\$34,968.83)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$15,273.43	\$6,551.83	\$8,721.60
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	(\$7,908.27)	(\$7,908.27)	\$0.00
4	Total Adjustments	(\$7,908.27)	(\$7,908.27)	\$0.00
5	Total Non-Cash Principal Activity	\$7,365.16	(\$1,356.44)	\$8,721.60
C.	Total Student Loan Principal Activity	(\$2,977,238.50)	(\$2,950,991.27)	(\$26,247.23)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$497,949.50)	(\$477,974.01)	(\$19,975.49)
2	Claim Payments	(\$19,310.40)	(\$19,310.40)	\$0.00
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	(\$44.52)	(\$44.52)	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$517,304.42)	(\$497,328.93)	(\$19,975.49)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$555,873.36	\$520,213.07	\$35,660.29
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$5,106.65	\$3,969.53	\$1,137.12
3	Special Allowance Payments - Accrued	\$815,516.28	\$815,089.49	\$426.79
4	Capitalized Interest	(\$15,273.43)	(\$6,551.83)	(\$8,721.60)
	5a Small Balance and Other Adjustments	(\$1,546.29)	(\$1,569.22)	\$22.93
	5b Adjustments - Write-offs	(\$16.28)	(\$16.28)	\$0.00
	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	(\$1,562.57)	(\$1,585.50)	\$22.93
6	Fee Accruals	\$6,260.12	\$5,814.86	\$445.26
7	Total Non-Cash Interest Activity	\$1,365,920.41	\$1,336,949.62	\$28,970.79
F.	Total Student Loan Interest Activity	\$848,615.99	\$839,620.69	\$8,995.30

ACCESS GROUP, INC.

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Report Date: January 27, 2025
Collection Period: 12/01/24 to 12/31/24

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	December 31, 2024	
	1 Beginning Balance	\$2,499,850.56	
	2 Transfers to Other Funds	(\$2,499,850.56)	
	3 Amount received in the collection account related to the collection period	\$4,099,503.19	
	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	\$459,055.06	
	8 Guarantee Payments of Interest	\$19,310.40	
	9 Misc. Payments Received/Due	\$393.32	
	10 Sale Proceeds/Repurchases	(\$104,752.15)	
	11 Interest and Other Earnings	\$43,261.23	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$4,516,771.05	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$87,809.31	\$87,809.31
	1b Broker Dealer, Auction Agent and Other Fees	\$206,624.32	\$206,624.32
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$794,142.52	\$794,142.52
	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	\$245,360.38	\$245,360.38
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$766,000.00	\$766,000.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,416,834.52	\$2,416,834.52
	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
	12 Total Payments	\$4,516,771.05	\$4,516,771.05
			\$0.00

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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)	\$4,516,771.05	\$4,516,771.05	\$0.00
B.	Administration Funds	\$294,433.63	\$4,222,337.42	\$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	\$4,222,337.42	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,222,337.42	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$191,577.84	\$4,030,759.58	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$145,281.62	\$3,885,477.96	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,885,477.96	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,885,477.96	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,885,477.96	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$66,595.15	\$3,818,882.81	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$151,978.34	\$3,666,904.47	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$151,792.32	\$3,515,112.15	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,515,112.15	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$86,917.25	\$3,428,194.90	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,428,194.90	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,428,194.90	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,428,194.90	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,428,194.90	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$794,142.52		
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	\$3,428,194.90	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,428,194.90	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,428,194.90	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,428,194.90	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,428,194.90	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,428,194.90	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,428,194.90	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,428,194.90	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,428,194.90	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,428,194.90	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,428,194.90	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,428,194.90	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,428,194.90	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,428,194.90	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,428,194.90	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,428,194.90	\$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	\$88,359.50	\$3,339,835.40	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$73,291.88	\$3,266,543.52	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$83,709.00	\$3,182,834.52	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$245,360.38		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$3,182,834.52	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$766,000.00	\$2,416,834.52	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,416,834.52	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$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

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$258,800,000.00
	2 Interest net of FRN allocation	\$1,335,968.94
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$87,809.31
	5 Minus amounts required..ED..guarantee agencies	\$200,580.29
	6 Minus defaulted during the month	\$10,094.19
	7 Minus auction note and trustee fees	\$6,799.33
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.78%
	Net Loan Rate	4.78%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$237,959,322.40
	2 Fund Balances	\$9,546,320.14
	3 Senior Notes Interest	\$572,888.67
	4 Senior Notes Outstanding	\$211,639,000.00
	Senior Asset Percentage	116.68%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$237,959,322.40
	2 Fund Balances	\$9,546,320.14
	3 All Notes Interest	\$730,220.08
	4 All Notes Outstanding	\$277,589,000.00
	Subordinate Asset Percentage	88.90%

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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	482	\$2,294,563.57	0.99%
	2 UnSubsidized Stafford	481	\$3,467,856.23	1.50%
	3 Consolidation	16,262	\$225,418,488.71	97.51%
	4 Total By Loan Type Distribution	17,225	\$231,180,908.51	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	120	\$2,019,575.05	0.87%
	4 Forbearance	169	\$3,545,319.08	1.53%
	5 Repayment	16,911	\$225,068,920.53	97.36%
	6 Claims	23	\$529,919.80	0.23%
7 Total By Borrower Status Distribution	17,225	\$231,180,908.51	100.00%	
C.	School Type Distribution:			
	1 Graduate	17,154	\$230,981,765.52	99.91%
	2 Undergraduate	71	\$199,142.99	0.09%
	3 Total By School Type Distribution	17,225	\$231,180,908.51	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School Current	1	\$6,901.00	0.29%	1	\$17,054.02	0.46%	46	\$756,184.78	0.33%
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	0.29%	1	\$17,054.02	0.46%	46	\$756,184.78	0.33%
D. REPAYMENT:									
Active									
Current	386	\$1,862,305.67	77.25%	385	\$2,896,298.88	78.68%	15,215	\$207,116,074.13	90.33%
1-29 Days Delinquent	24	\$140,331.22	5.82%	30	\$207,966.27	5.65%	476	\$8,807,980.87	3.84%
30-59 Days Delinquent	17	\$96,182.65	3.99%	16	\$125,834.94	3.42%	126	\$2,133,418.31	0.93%
60-89 Days Delinquent	5	\$24,732.89	1.03%	4	\$31,849.94	0.87%	84	\$2,010,326.22	0.88%
90-119 Days Delinquent	1	\$3,721.03	0.15%	0	\$0.00	0.00%	26	\$803,464.14	0.35%
≥ 120 Days Delinquent	13	\$90,496.02	3.75%	13	\$112,987.83	3.07%	90	\$2,435,845.67	1.06%
E. Deferment:									
Current	18	\$112,674.75	4.67%	16	\$183,046.40	4.97%	40	\$1,071,719.55	0.47%
F. Forbearance:									
Current	16	\$71,785.67	2.98%	16	\$105,896.11	2.88%	137	\$3,602,187.50	1.57%
G. Claims	1	\$1,567.23	0.07%	0	\$0.00	0.00%	22	\$544,410.53	0.24%
H. TOTAL REPAYMENT	481	\$2,403,797.13	99.71%	480	\$3,663,880.37	99.54%	16,216	\$228,525,426.92	99.67%
I. TOTAL PORTFOLIO	482	\$2,410,698.13	100.00%	481	\$3,680,934.39	100.00%	16,262	\$229,281,611.70	100.00%
J. GRAND TOTAL					\$235,373,244.22				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 27, 2025

Collection Period: 12/01/24 to 12/31/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/24 to 12/31/24 01/27/25
A.	1 ABS Notes Outstanding	\$277,589,000
B.	1 Total Principal Balance	\$231,180,909
	2 Total Fund Accounts Balance	\$9,501,058
	3 Total Principal and Accrued Interest Balance	\$237,959,322
	4 Number of Loans	17,225
	5 Number of Borrowers	9,035
C.	1 Borrower Payments- Principal	\$2,630,301
	2 Borrower Payments- Interest	\$497,950
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$87,809
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	131
F.	1 Senior Notes Outstanding	\$211,639,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,937,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.78%
	6 Senior Asset Percentage	116.68%
	7 Subordinate Asset Percentage	88.90%

ACCESS GROUP, INC.

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

Trend Analysis Report

December 31, 2024

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24
	Reporting Date	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	1/27/2025
A.	1 Asset Backed Securities	\$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	\$277,589,000
B.	1 Total Principal Balance	\$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	\$231,180,909
	2 Total Fund Accounts Balance	\$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	\$9,501,058
	3 Total Principal and Accrued Interest Balance	\$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	\$237,959,322
	4 Number of Loans	18,993	18,808	18,604	18,302	18,110	17,918	17,811	17,698	17,551	17,396	17,225
	5 Number of Borrowers	9,886	9,786	9,692	9,546	9,454	9,362	9,312	9,262	9,191	9,118	9,035
C.	1 Borrower Payments- Principal	\$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	\$2,630,301
	2 Borrower Payments- Interest	\$637,791	\$566,685	\$607,024	\$678,467	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453	\$502,922	\$497,950
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$102,564	\$100,365	\$98,857	\$97,222	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816	\$88,906	\$87,809
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.87%	2.87%	2.86%	2.86%	2.85%	2.85%	2.85%	2.85%	2.85%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	138	137	136	135	134	134	133	132	132	131	131
F.	1 Senior Notes Outstanding	\$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	\$211,639,000
	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	\$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	\$5,937,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.34%	5.60%	5.39%	5.52%	5.50%	5.34%	5.55%	5.45%	5.04%	4.85%	4.78%
	6 Senior Asset Percentage	113.75%	114.22%	114.62%	114.98%	115.18%	115.62%	115.97%	116.42%	116.37%	116.28%	116.68%
	7 Subordinate Asset Percentage	90.75%	90.49%	90.29%	90.07%	89.98%	89.71%	89.49%	89.28%	89.23%	89.19%	88.90%