

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

Report Date: February 25, 2025
Collection Period: 01/01/2025 to 01/31/2025

I. Series 2004-A Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									December 31, 2024	Change	January 31, 2025		
1	Principal Balance								\$13,333,298.25	(\$810,462.22)		\$12,522,836.03	
2	Accrued Interest								\$91,981.83	(\$2,286.36)		\$89,695.47	
3	Total Principal And Accrued Interest Balance								\$13,425,280.08	(\$812,748.58)		\$12,612,531.50	
4	Fund Accounts Balance								\$2,260,888.21	\$244,498.87		\$2,505,387.08	
5	Total Student Loans And Fund Balance								\$15,686,168.29	(\$568,249.71)		\$15,117,918.58	
B. Student Loan Portfolio and Fund Balance													
									December 31, 2024	Change	January 31, 2025		
1	Weighted Average Coupon (WAC)								8.35%	-0.55%		7.80%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]								35	(0)		35	
3	Number of Loans								5,481	(228)		5,253	
4	Number of Borrowers								4,802	(180)		4,622	
C. Notes and Certificates													
					Spread		1/31/2025		Balance	Balance	Balance	% of	
			CUSIP	Index	Adjustment	Margin	Interest Rate	December 31, 2024	Change	January 31, 2025	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	4.28700%	\$14,000,000.00	(\$550,000.00)	\$13,450,000.00	100.0%	
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%	
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								\$14,000,000.00	(\$550,000.00)	\$13,450,000.00	100.0%	
D. Fund Accounts Balance													
									December 31, 2024	Change	January 31, 2025		
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								\$20,704.53	(\$14.97)		\$20,689.56	
4	Collection Account								\$1,219,315.04	\$28,230.20		\$1,247,545.24	
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								\$65,144.80	(\$20,913.13)		\$44,231.67	
12	Class A-4 Principal Account								\$555,723.84	\$237,196.77		\$792,920.61	
13	Class B-1 Interest Account								\$0.00	\$0.00		\$0.00	
14	Class B-1 Principal Account								\$0.00	\$0.00		\$0.00	
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								\$2,260,888.21	\$244,498.87		\$2,505,387.08	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		January 31, 2025	
1	Borrower Payments - Total		(\$794,333.99)
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		(\$794,333.99)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		(\$4,414.89)
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	\$2,160.95	
4b	Adjustments - Write-offs	(\$13,874.29)	
4	Total Adjustments		(\$11,713.34)
5	Total Non-Cash Principal Activity		(\$16,128.23)
C. Total Student Loan Principal Activity			
			(\$810,462.22)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$93,293.85)
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		(\$93,293.85)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$88,348.30
2	Capitalized Interest		\$4,414.89
3a	Small Balance and Other Adjustments	(\$2,578.02)	
3b	Adjustments - Write-offs	(\$580.72)	
3	Total Adjustments		(\$3,158.74)
4	Fee Accruals		\$1,403.04
5	Total Non-Cash Interest Activity		\$91,007.49
F. Total Student Loan Interest Activity			
			(\$2,286.36)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		January 31, 2025		
	Beginning Balance	\$912,242.40		
	Transfers to Other Funds	(\$912,242.40)		
1a	Amount received in the collection account related to the collection period	\$1,150,223.82		
1b	Earnings	\$7,626.72		
1c	Recoveries	\$45,218.04		
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	\$1,203,068.58		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$11,111.08	\$11,111.08	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$345.72	\$345.72	\$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	\$57,741.82	\$57,741.82	\$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)	\$1,054,379.34	\$1,054,379.34	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$79,490.62	\$79,490.62	\$0.00
	Total Payments	\$1,203,068.58	\$1,203,068.58	\$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)	\$1,203,068.58	\$1,203,068.58	\$0.00
B.	First	Administration Allowance	\$11,456.80	\$1,191,611.78	\$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	\$1,191,611.78	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,191,611.78	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,191,611.78	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$57,741.82	\$1,133,869.96	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$57,741.82		
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	\$1,133,869.96	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,133,869.96	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,133,869.96	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,133,869.96	\$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	\$1,133,869.96	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,133,869.96	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,133,869.96	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,133,869.96	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,133,869.96	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,133,869.96	\$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	\$1,133,869.96	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,133,869.96	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,054,379.34	\$79,490.62	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$79,490.62	\$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		\$13,450,000.00
	3 Amount of Accrued Interest		\$81,522.87
	4 Plus investment earnings and late fees		\$8,880.80
	5 Minus Amount of interest on FRN		\$0.00
	6 Minus portion of Administrative allowance		\$4,696.06
	7 Minus Notes fees expected during current Interest Period		\$345.72
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		7.62%
	Net Loan Rate		7.62%
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$12,612,531.50	\$12,612,531.50
	2 Fund Balances	\$2,505,387.08	\$577,685.75
	3 Senior Notes Interest and Fees Accrued	\$40,217.24	\$40,217.24
	4 Senior Notes Outstanding	\$13,450,000.00	\$11,650,000.00
Senior Asset Percentage	112.10%	112.88%	
C. Subordinate Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$12,612,531.50	\$12,612,531.50
	2 Fund Balances	\$2,505,387.08	\$577,685.75
	3 All Notes Interest and Fees Accrued	\$40,217.24	\$40,217.24
	4 All Notes Outstanding	\$13,450,000.00	\$11,650,000.00
Subordinate Asset Percentage	112.10%	112.88%	

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VI. Series 2004-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,253	\$12,522,836.03	100.00%
	2 Total By Loan Type Distribution (a)	5,253	\$12,522,836.03	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$6,083.00	0.05%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	29	\$217,190.51	1.73%
	5 Repayment	5,221	\$12,288,045.85	98.13%
	6 Interim Charge-Offs	2	\$11,516.67	0.09%
	7 Total By Borrower Status Distribution	5,253	\$12,522,836.03	100.00%
C.	School Type Distribution:			
	1 Graduate	5,223	\$12,429,808.59	99.26%
	2 Undergraduate	30	\$93,027.44	0.74%
	3 Total By Loan Type Distribution	5,253	\$12,522,836.03	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	\$13,608.87	0.11%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	1	\$13,608.87	0.11%
D.	REPAYMENT:			
	Active			
	Current	4,771	\$10,690,694.78	84.76%
	1-29 Days Delinquent	280	\$851,102.02	6.75%
	30-59 Days Delinquent	83	\$416,101.83	3.30%
	60-89 Days Delinquent	26	\$74,517.78	0.59%
	90-119 Days Delinquent	25	\$107,984.49	0.86%
	120-149 Days Delinquent	17	\$105,130.03	0.83%
	150-179 Days Delinquent	19	\$116,848.76	0.93%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	29	\$224,481.87	1.78%
G.	Interim Charge-Offs	2	\$12,061.07	0.10%
H.	TOTAL REPAYMENT	5,252	\$12,598,922.63	99.89%
I.	TOTAL PORTFOLIO	5,253	\$12,612,531.50	100.00%

ACCESS GROUP, INC.

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$13,450,000
B.	1 Total Private Principal Outstanding Balance	\$12,522,836
	2 Total Fund Accounts Balance	\$2,505,387
	3 Total Principal and Accrued Interest Balance	\$12,612,532
	4 Number of Loans	5,253
	5 Number of Borrowers	4,622
C.	1 Borrower Payments- Principal	\$794,334
	2 Borrower Payments- Interest	\$93,294
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$11,111
	3 Cash Release to Access Group Inc	\$79,491
E.	1 Weighted Average Coupon (WAC)	7.80%
	2 Weighted Average Remaining Maturity (WARM)	35
F.	1 Senior Notes Outstanding	\$13,450,000
	2 Subordinate Note Outstanding	\$0
	3 Senior Principal Distribution Amount	\$550,000
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	7.62%
	6 Senior Asset Percentage	112.10%
	7 Subordinate Asset Percentage	112.10%

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Portfolio Trend Analysis Report
January 31, 2025

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25
	Reporting Date	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	2/25/2025
A.	1 Asset Backed Securities	\$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	\$14,000,000	\$13,450,000
B.	1 Total Private Principal Balance	\$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	\$13,333,298	\$12,522,836
	2 Total Fund Accounts Balance	\$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	\$2,260,888	\$2,505,387
	3 Total Principal and Accrued Interest Balance	\$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	\$13,425,280	\$12,612,532
	4 Number of Loans	6,614	6,480	6,325	6,214	6,091	5,971	5,848	5,685	5,596	5,481	5,253
	5 Number of Borrowers	5,755	5,643	5,512	5,415	5,319	5,215	5,113	4,970	4,902	4,802	4,622
C.	1 Borrower Payments- Principal	\$959,739	\$986,580	\$912,845	\$829,852	\$869,838	\$842,508	\$812,408	\$801,159	\$730,680	\$785,639	\$794,334
	2 Borrower Payments- Interest	\$155,407	\$157,717	\$148,661	\$137,717	\$136,737	\$128,894	\$125,211	\$111,893	\$103,530	\$101,552	\$93,294
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$8,263	\$7,893	\$7,522	\$7,181	\$6,864	\$14,508	\$13,797	\$13,093	\$12,401	\$11,770	\$11,111
	3 Cash Release to Access Group	\$46,389	\$182,101	\$0	\$3,233	\$49,954	\$42,650	\$42,028	\$34,879	\$44,996	\$68,677	\$79,491
E.	1 Weighted Average Coupon (WAC)	8.71%	8.66%	8.66%	8.67%	8.67%	8.66%	8.67%	8.34%	8.34%	8.35%	7.80%
	2 Weighted Average Remaining Maturity (WARM)	38	38	39	37	37	38	36	36	37	35	35
F.	1 Senior Notes Outstanding	\$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	\$14,000,000	\$13,450,000
	2 Subordinate Note Outstanding	\$600,000	\$600,000	\$500,000	\$450,000	\$400,000	\$250,000	\$150,000	\$100,000	\$50,000	\$0	\$0
	3 Senior Principal Distribution Amount	\$1,350,000	\$1,650,000	\$750,000	\$0	\$1,200,000	\$550,000	\$1,050,000	\$850,000	\$550,000	\$1,050,000	\$550,000
	4 Subordinate Principal Distribution Amount	\$100,000	\$0	\$100,000	\$50,000	\$50,000	\$150,000	\$100,000	\$50,000	\$50,000	\$50,000	\$0
	5 Net Loan Rate	8.45%	8.65%	8.35%	8.32%	8.68%	8.52%	8.62%	8.27%	8.13%	8.29%	7.62%
	6 Senior Asset Percentage	110.46%	111.43%	110.69%	110.68%	111.32%	110.80%	110.82%	111.01%	111.11%	111.67%	112.10%
	7 Subordinate Asset Percentage	107.48%	108.18%	107.88%	108.15%	108.90%	109.24%	109.82%	110.29%	110.74%	111.67%	112.10%