

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2025  
Collection Period: 02/01/25 to 02/28/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
<b>A. Student Loan Portfolio and Fund Balance</b>												
									January 31, 2025	Change	February 28, 2025	
1	Principal Balance								\$228,279,771.61	(\$2,636,772.78)	\$225,642,998.83	
2	Accrued Interest								\$4,151,703.34	(\$45,466.71)	\$4,106,236.63	
3	Accrued ISP								\$20,226.11	(\$10,892.59)	\$9,333.52	
4	Accrued SAP								\$3,329,480.86	(\$1,829,563.02)	\$1,499,917.84	
5	Total Principal And Accrued Interest Balance								\$235,781,181.92	(\$4,522,695.10)	\$231,258,486.82	
6	Fund Accounts Balance								\$10,467,007.52	\$2,146,124.42	\$12,613,131.94	
7	<b>Total Student Loans And Fund Balance</b>								<b>\$246,248,189.44</b>	<b>(\$2,376,570.68)</b>	<b>\$243,871,618.76</b>	
<b>B.</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]						130	(1)	129	
3	Number of Loans								17,071	(139)	16,932	
4	Number of Borrowers								8,960	(67)	8,893	
<b>C. Notes and Certificates</b>												
			CUSIP	Index	Spread Adjustment	Margin	2/28/2025 Int. Rate	Balance January 31, 2025	Change	Balance February 28, 2025	% 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	4.56000%	\$53,400,000.00	\$0.00	\$53,400,000.00	19.47%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A	N/A	4.78000%	\$39,050,000.00	\$0.00	\$39,050,000.00	14.24%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A	N/A	4.78000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.66%	
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	4.78000%	\$17,900,000.00	(\$2,450,000.00)	\$15,450,000.00	5.63%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A	N/A	4.78000%	\$40,850,000.00	\$0.00	\$40,850,000.00	14.89%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A	N/A	4.56000%	\$40,800,000.00	\$0.00	\$40,800,000.00	14.87%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A	N/A	4.78000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.18%	
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%	\$18,789,000.00	\$0.00	\$18,789,000.00	6.85%	
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	4.56000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.20%	
20	<b>Total Notes and Certificates</b>						<b>4.71546%</b>	<b>\$276,739,000.00</b>	<b>(\$2,450,000.00)</b>	<b>\$274,289,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>												
								January 31, 2025	Change	February 28, 2025		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$48,081.04	\$166.05	\$48,247.09		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$3,714,918.75	\$2,204,428.13	\$5,919,346.88		
5	Debt Service Fund - Interest Account							\$612,423.74	\$62,214.09	\$674,637.83		
6	Debt Service Fund - Principal Account							\$3,229,502.99	(\$120,683.85)	\$3,108,819.14		
7	<b>Total Fund Accounts Balance</b>							<b>\$10,467,007.52</b>	<b>\$2,146,124.42</b>	<b>\$12,613,131.94</b>		

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2025

Collection Period: 02/01/25 to 02/28/25

<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>2/28/2025</b>	<b>2/28/2025</b>	<b>2/28/2025</b>
1	Borrower Payments - Total	(\$2,450,085.99)	(\$2,397,172.79)	(\$52,913.20)
2	Claim Payments	(\$226,552.65)	(\$225,105.74)	(\$1,446.91)
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>(\$2,676,638.64)</b>	<b>(\$2,622,278.53)</b>	<b>(\$54,360.11)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$41,873.85	\$26,601.46	\$15,272.39
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	\$1,232.26	\$1,232.26	\$0.00
4b	Adjustments - Write-offs	(\$3,240.25)	(\$3,190.33)	(\$49.92)
4	Total Adjustments	(\$2,007.99)	(\$1,958.07)	(\$49.92)
<b>5</b>	<b>Total Non-Cash Principal Activity</b>	<b>\$39,865.86</b>	<b>\$24,643.39</b>	<b>\$15,222.47</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$2,636,772.78)</b>	<b>(\$2,597,635.14)</b>	<b>(\$39,137.64)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$495,675.38)	(\$473,746.29)	(\$21,929.09)
2	Claim Payments	(\$4,906.92)	(\$4,875.47)	(\$31.45)
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	(\$24.85)	(\$24.55)	(\$0.30)
6	Subsidized Gov't Interest Payments (ISP)	(\$16,701.41)	(\$12,748.71)	(\$3,952.70)
7	Special Allowance Payments (SAP)	(\$2,613,121.21)	(\$2,614,081.27)	\$960.06
<b>8</b>	<b>Total Cash Interest Activity</b>	<b>(\$3,130,429.77)</b>	<b>(\$3,105,476.29)</b>	<b>(\$24,953.48)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$491,962.22	\$459,944.21	\$32,018.01
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$4,509.36	\$3,347.50	\$1,161.86
3	Special Allowance Payments - Accrued	\$741,113.21	\$741,012.90	\$100.31
4	Capitalized Interest	(\$41,873.85)	(\$26,601.46)	(\$15,272.39)
5a	Small Balance and Other Adjustments	(\$640.88)	\$232.79	(\$873.67)
5b	Adjustments - Write-offs	(\$0.28)	(\$0.20)	(\$0.08)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$1,299.46	\$1,011.91	\$287.55
5d	Other Adjustments - Special Allowance Payments (SAP)	\$42,444.98	\$45,363.47	(\$2,918.49)
5	Total Adjustments	\$43,103.28	\$46,607.97	(\$3,504.69)
6	Fee Accruals	\$5,693.23	\$5,300.11	\$393.12
<b>7</b>	<b>Total Non-Cash Interest Activity</b>	<b>\$1,244,507.45</b>	<b>\$1,229,611.23</b>	<b>\$14,896.22</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$1,885,922.32)</b>	<b>(\$1,875,865.06)</b>	<b>(\$10,057.26)</b>

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**Report Date: March 25, 2025**  
**Collection Period: 02/01/25 to 02/28/25**

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
<b>A.</b>	<b>Collection Fund</b>	<b>February 28, 2025</b>	
	1 Beginning Balance	\$3,635,940.02	
	2 Transfers to Other Funds	(\$3,635,940.02)	
	3 Amount received in the collection account related to the collection period	\$1,907,134.28	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$16,701.41	
	6 Federal Special Allowance Payments	\$2,613,121.21	
	7 Guarantee Payments of Principal	\$226,552.65	
	8 Guarantee Payments of Interest	\$4,906.92	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$33,299.74	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	<b>14 Ending Balance</b>	<b>\$4,801,716.21</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
	1a Administrative Allowance	\$85,604.91	\$85,604.91
	1b Broker Dealer, Auction Agent and Other Fees	\$204,560.24	\$204,560.24
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,059,032.01	\$1,059,032.01
	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	\$312,466.16	\$312,466.16
	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	\$2,634,764.79	\$2,634,764.79
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$505,288.10	\$505,288.10
	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>\$4,801,716.21</b>	<b>\$4,801,716.21</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>\$4,801,716.21</b>	\$4,801,716.21	\$0.00
<b>B.</b>	<b>Administration Funds</b>	<b>\$290,165.15</b>	\$4,511,551.06	\$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	\$4,511,551.06	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,511,551.06	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$363,344.28	\$4,148,206.78	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$136,596.90	\$4,011,609.88	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,011,609.88	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,011,609.88	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,011,609.88	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$47,223.00	\$3,964,386.88	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$158,203.88	\$3,806,183.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$277,611.36	\$3,528,571.64	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,528,571.64	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$76,052.59	\$3,452,519.05	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,452,519.05	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,452,519.05	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,452,519.05	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,452,519.05	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,059,032.01</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	\$3,452,519.05	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,452,519.05	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,452,519.05	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,452,519.05	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,452,519.05	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,452,519.05	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,452,519.05	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,452,519.05	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,452,519.05	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,452,519.05	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,452,519.05	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,452,519.05	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,452,519.05	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,452,519.05	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,452,519.05	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,452,519.05	\$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	\$83,077.50	\$3,369,441.55	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$76,294.16	\$3,293,147.39	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$153,094.50	\$3,140,052.89	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$312,466.16</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$3,140,052.89	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$0.00</b>	\$3,140,052.89	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$2,634,764.79</b>	\$505,288.10	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$505,288.10	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$505,288.10</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	\$255,500,000.00
	2 Interest net of FRN allocation	\$1,206,098.08
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$85,604.91
	5 Minus amounts required..ED..guarantee agencies	\$195,724.64
	6 Minus defaulted during the month	\$2,727.95
	7 Minus auction note and trustee fees	\$6,051.50
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.31%
	<b>Net Loan Rate</b>	<b>4.31%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$231,258,486.82
	2 Fund Balances	\$12,648,418.42
	3 Senior Notes Interest	\$400,915.04
	4 Senior Notes Outstanding	\$208,339,000.00
	<b>Senior Asset Percentage</b>	<b>116.88%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$231,258,486.82
	2 Fund Balances	\$12,648,418.42
	3 All Notes Interest	\$480,974.25
	4 All Notes Outstanding	\$274,289,000.00
	<b>Subordinate Asset Percentage</b>	<b>88.75%</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	473	\$2,262,435.45	1.00%
	2 UnSubsidized Stafford	475	\$3,436,223.48	1.52%
	3 Consolidation	15,984	\$219,944,339.90	97.47%
	<b>4 Total By Loan Type Distribution</b>	<b>16,932</b>	<b>\$225,642,998.83</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	134	\$2,134,384.61	0.95%
	4 Forbearance	153	\$3,468,488.73	1.54%
	5 Repayment	16,624	\$219,626,033.54	97.33%
	6 Claims	19	\$396,917.90	0.18%
<b>7 Total By Borrower Status Distribution</b>	<b>16,932</b>	<b>\$225,642,998.83</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	16,863	\$225,442,456.80	99.91%
	2 Undergraduate	69	\$200,542.03	0.09%
	<b>3 Total By School Type Distribution</b>	<b>16,932</b>	<b>\$225,642,998.83</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: March 25, 2025

Collection Period: 02/01/25 to 02/28/25

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>		<b>Includes Accrued Int.</b>		<b>Includes Accrued Int.</b>			<b>Includes Accrued Int.</b>		
	Current	1	\$6,901.00	0.29%	1	\$17,171.84	0.47%	53	\$769,465.65	0.34%
<b>B.</b>	<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>\$17,171.84</b>	<b>0.47%</b>	<b>53</b>	<b>\$769,465.65</b>	<b>0.34%</b>
<b>D.</b>	<b>REPAYMENT:</b>									
	<b>Active</b>									
	Current	366	\$1,769,931.23	74.47%	364	\$2,731,977.76	75.08%	14,881	\$200,014,344.81	89.40%
	1-29 Days Delinquent	40	\$186,280.72	7.84%	43	\$313,507.62	8.62%	585	\$11,137,911.85	4.98%
	30-59 Days Delinquent	14	\$101,082.94	4.25%	18	\$134,491.53	3.70%	116	\$2,442,812.27	1.09%
	60-89 Days Delinquent	1	\$5,989.27	0.25%	1	\$8,661.69	0.24%	46	\$1,121,616.28	0.50%
	90-119 Days Delinquent	4	\$40,234.21	1.69%	4	\$71,558.05	1.97%	25	\$441,875.65	0.20%
	≥ 120 Days Delinquent	14	\$90,433.36	3.80%	13	\$110,363.01	3.03%	89	\$2,640,941.90	1.18%
<b>E.</b>	<b>Deferment:</b>									
	Current	18	\$105,043.43	4.42%	17	\$176,283.43	4.84%	46	\$1,182,264.17	0.53%
<b>F.</b>	<b>Forbearance:</b>									
	Current	15	\$70,859.91	2.98%	14	\$74,851.82	2.06%	124	\$3,566,404.87	1.59%
<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>19</b>	<b>\$415,975.19</b>	<b>0.19%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>472</b>	<b>\$2,369,855.07</b>	<b>99.71%</b>	<b>474</b>	<b>\$3,621,694.91</b>	<b>99.53%</b>	<b>15,931</b>	<b>\$222,964,146.99</b>	<b>99.66%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>473</b>	<b>\$2,376,756.07</b>	<b>100.00%</b>	<b>475</b>	<b>\$3,638,866.75</b>	<b>100.00%</b>	<b>15,984</b>	<b>\$223,733,612.64</b>	<b>100.00%</b>
<b>J.</b>	<b>GRAND TOTAL</b>					<b>\$229,749,235.46</b>				

# ACCESS GROUP, INC.

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

Report Date: March 25, 2025

Collection Period: 02/01/25 to 02/28/25

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>02/01/25 to 02/28/25 03/25/25</b>
<b>A.</b>	1 ABS Notes Outstanding	<b>\$274,289,000</b>
<b>B.</b>	1 Total Principal Balance	\$225,642,999
	2 Total Fund Accounts Balance	\$12,613,132
	3 Total Principal and Accrued Interest Balance	\$231,258,487
	4 Number of Loans	16,932
	5 Number of Borrowers	8,893
<b>C.</b>	1 Borrower Payments- Principal	\$2,450,086
	2 Borrower Payments- Interest	\$495,675
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$85,605
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	129
<b>F.</b>	1 Senior Notes Outstanding	\$208,339,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$2,450,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.31%
	6 Senior Asset Percentage	116.88%
	7 Subordinate Asset Percentage	88.75%

# ACCESS GROUP, INC.

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

### Trend Analysis Report

February 28, 2025

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25	February-25
	Reporting Date	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	3/25/2025
<b>A.</b>	1 Asset Backed Securities	\$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	\$276,739,000	\$274,289,000
<b>B.</b>	1 Total Principal Balance	\$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	\$228,279,772	\$225,642,999
	2 Total Fund Accounts Balance	\$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	\$10,467,008	\$12,613,132
	3 Total Principal and Accrued Interest Balance	\$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	\$235,781,182	\$231,258,487
	4 Number of Loans	18,604	18,302	18,110	17,918	17,811	17,698	17,551	17,396	17,225	17,071	16,932
	5 Number of Borrowers	9,692	9,546	9,454	9,362	9,312	9,262	9,191	9,118	9,035	8,960	8,893
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$2,815,779	\$2,450,086
	2 Borrower Payments- Interest	\$607,024	\$678,467	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453	\$502,922	\$497,950	\$504,057	\$495,675
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$98,857	\$97,222	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816	\$88,906	\$87,809	\$86,693	\$85,605
	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)	2.86%	2.86%	2.85%	2.85%	2.85%	2.85%	2.85%	2.86%	2.86%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	136	135	134	134	133	132	132	131	131	130	129
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$210,789,000	\$208,339,000
	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	\$6,750,000	\$6,150,000	\$3,016,000	\$7,350,000	\$5,400,000	\$5,826,000	\$0	\$0	\$5,937,000	\$850,000	\$2,450,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.39%	5.52%	5.50%	5.34%	5.55%	5.45%	5.04%	4.85%	4.78%	4.56%	4.31%
	6 Senior Asset Percentage	114.62%	114.98%	115.18%	115.62%	115.97%	116.42%	116.37%	116.28%	116.68%	116.68%	116.88%
	7 Subordinate Asset Percentage	90.29%	90.07%	89.98%	89.71%	89.49%	89.28%	89.23%	89.19%	88.90%	88.84%	88.75%