

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: March 25, 2025
Collection Period: 12/01/24 to 02/28/25

| I. Series 2002-A Asset and Liability Summary | | | | | | | | | | | | |
|---|--|-------|---------|-----------|--------------------|---------------|-------------------|---------------------|---------------------|-----------------------|--------------------|---------------|
| A. Student Loan Portfolio and Fund Balance | | | | | | | | | | | | |
| | | | | | | | November 30, 2024 | Change | February 28, 2025 | | | |
| 1 | Principal Balance | | | | | | | \$1,224,489.32 | (\$340,285.09) | \$884,204.23 | | |
| 2 | Accrued Interest | | | | | | | \$33,127.58 | (\$1,539.33) | \$31,588.25 | | |
| 3 | Total Principal And Accrued Interest Balance | | | | | | | \$1,257,616.90 | (\$341,824.42) | \$915,792.48 | | |
| 4 | Fund Accounts Balance | | | | | | | \$431,705.32 | \$4,470.74 | \$436,176.06 | | |
| 5 | Total Student Loans And Fund Balance | | | | | | | \$1,689,322.22 | (\$337,353.68) | \$1,351,968.54 | | |
| B. Student Loan Portfolio and Fund Balance | | | | | | | | | | | | |
| | | | | | | | November 30, 2024 | Change | February 28, 2025 | | | |
| 1 | Loan Reserve Trust Balance | | | | | | | \$1,004,685.74 | \$45,937.78 | \$1,050,623.52 | | |
| 2 | Weighted Average Coupon (WAC) | | | | | | | 7.79% | -0.51% | 7.28% | | |
| 3 | Weighted Average Remaining Maturity (WARM) [includes in-school period] | | | | | | | 36 | 6 | 42 | | |
| 4 | Number of Loans | | | | | | | 887 | (389) | 498 | | |
| 5 | Number of Borrowers | | | | | | | 864 | (382) | 482 | | |
| C. Notes and Certificates | | | | | | | | | | | | |
| | | | | | | | 2/28/2025 | Balance | Balance | Balance | % of | |
| | | CUSIP | Index | Spread | Margin | Interest Rate | | November 30, 2024 | Change | February 28, 2025 | O/S Securities | |
| 1 | Student Loan Asset Backed Series 2002-A Notes Senior Class | | A-1 FRN | 00432CAQ4 | 3-mo CME Term SOFR | 0.26161% | 0.39000% | 0.00000% | \$0.00 | \$0.00 | \$0.00 | 0.0% |
| 2 | Student Loan Asset Backed Series 2002-A Notes Senior Class | | A-2 ARC | 00432CAR2 | Auction | N/A | N/A | 0.00000% | \$0.00 | \$0.00 | \$0.00 | 0.0% |
| 3 | Student Loan Asset Backed Series 2002-A Notes Subordinate Class | | B ARC | 00432CAS0 | Auction | N/A | N/A | 4.33800% | \$400,000.00 | (\$350,000.00) | \$50,000.00 | 100.0% |
| 4 | Total Notes and Certificates | | | | | | | 4.33800% | \$400,000.00 | (\$350,000.00) | \$50,000.00 | 100.0% |
| D. Fund Accounts Balance | | | | | | | | | | | | |
| | | | | | | | November 30, 2024 | Change | February 28, 2025 | | | |
| 1 | Capitalized Interest Account | | | | | | | \$0.00 | \$0.00 | \$0.00 | | |
| 2 | Collection Account | | | | | | | \$431,705.32 | \$4,470.74 | \$436,176.06 | | |
| 3 | Total Fund Accounts Balance | | | | | | | \$431,705.32 | \$4,470.74 | \$436,176.06 | | |

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| II. Series 2002-A Transactions and Accruals | | | |
|---|---|-------------------|-----------------------|
| A. | Student Loan Cash Principal Activity | February 28, 2025 | |
| | 1 Borrower Payments - Total | | (\$338,650.18) |
| | 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 | | (\$338,650.18) |
| B. | Student Loan Non-Cash Principal Activity | | |
| | 1 Capitalized Interest | | \$767.67 |
| | 2 New Acquisitions/Cancellations - Fees | | \$0.00 |
| | 3 Capitalized Guarantee Fees | | \$0.00 |
| | 4a Small Balance and Other Adjustments | (\$83.30) | |
| | 4b Adjustments - Write-offs | (\$2,319.28) | |
| | 4 Total Adjustments | | (\$2,402.58) |
| | 5 Total Non-Cash Principal Activity | | (\$1,634.91) |
| C. | Total Student Loan Principal Activity | | (\$340,285.09) |
| D. | Student Loan Cash Interest Activity | | |
| | 1 Borrower Payments - Total | | (\$20,929.11) |
| | 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 | | (\$20,929.11) |
| E. | Student Loan Non-Cash Interest Activity | | |
| | 1 Borrower Accruals | | \$19,430.36 |
| | 2 Capitalized Interest | | (\$767.67) |
| | 3a Small Balance and Other Adjustments | (\$17.74) | |
| | 3b Adjustments - Write-offs | (\$54.20) | |
| | 3 Total Adjustments | | (\$71.94) |
| | 4 Fee Accruals | | \$799.03 |
| | 5 Total Non-Cash Interest Activity | | \$19,389.78 |
| F. | Total Student Loan Interest Activity | | (\$1,539.33) |

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| III. Series 2002-A Collection Fund Activity | | | |
|---|---|-----------------------------------|---------------------------------------|
| A. Collection Fund | 1 Beginning Balance | February 28, 2025 | |
| | 2 Transfers to Other Funds | | |
| | 3 Amount received in the collection account related to the collection period | | |
| | 4 Earnings | | |
| | 5 Guarantee Fee Payment to Loan Reserve Trust | | |
| | 6 Guarantee Payments of Principal | | |
| | 7 Guarantee Payments of Interest | | |
| | 8 Recoveries | | |
| | 9 Misc. Payments Received/Due | | |
| | 10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement | | |
| | 11 Amount in the capitalized interest account after application of funds in the collection account | | |
| | 12 Amount received in the collection account after last date of related to the collection period | | |
| | 13 Ending Balance | | |
| | B. Required Payments Under Waterfall | | |
| 1a Administrative Allowance | Payment | Distribute from Collection | Transfer from Capitalized Fund |
| 1b Broker Dealers, Auction Agent and Other Fees | | | |
| 2a Payment of Interest Distribution Amount on Senior Notes; Class A-1 | | | |
| 2b Payment of Interest Distribution Amount on Senior Notes; Class A-2 | | | |
| 3a Payment of Principal Amount on Maturing Senior Notes; Class A-1 | | | |
| 3b Payment of Principal Amount on Maturing Senior Notes; Class A-2 | | | |
| 4 Payment of Guarantee Fees (Privately Guaranteed Loans) | | | |
| 5 Payment of Interest Distribution Amount on Subordinate Notes Class B | | | |
| 6 Payment of Principal Distribution Amount | | | |
| 7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect) | | | |
| 8 Payment of Principal amount of class B notes due on the final maturity date set forth | | | |
| 9 Payment of any carry-over amounts due with respect to the class A-2 notes | | | |
| 10 Payment of any carry-over amounts due with respect to the class B notes | | | |
| 11 Payment of principal with respect to the notes (Allocation of Principal Payments) | | | |
| 12 Only on or after the Capitalized interest release date, any remainder to Access Group | | | |
| Total Payments | | | |

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| IV. Series 2002-A Waterfall for Distributions | | | | | |
|--|-----------------|--|--------------------|------------------------------------|--------------------------------------|
| | | | | Remaining Funds Balance | CAPI Account Balance Uses |
| A. | | Total Available Funds (Collection Fund Account) | \$400,926.32 | \$400,926.32 | |
| B. | First | Administrative Allowance | \$3,079.76 | \$397,846.56 | \$0.00 |
| C. | Second | Payment of Interest Distribution Amount on Senior Notes or Senior Obligations: | | | |
| | (a) | Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN] | \$0.00 | \$397,846.56 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC] | \$0.00 | \$397,846.56 | \$0.00 |
| | (c) | Total Interest Distribution on Senior Notes or Obligations: | \$0.00 | | |
| D. | Third | Payment of Principal Distribution Amount on Senior Notes or Senior Obligations: | | | |
| | (a) | Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN] | \$0.00 | \$397,846.56 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC] | \$0.00 | \$397,846.56 | \$0.00 |
| | (c) | Total Principal Distribution on Senior Notes or Obligations: | \$0.00 | | |
| E. | Fourth | Payment of Guarantee Fees | \$0.00 | \$397,846.56 | \$0.00 |
| F. | Fifth | Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]: | \$528.87 | \$397,317.69 | \$0.00 |
| G. | Sixth | Payment of Principal Distribution Amount | | | |
| | (a) | Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN] | \$0.00 | \$397,317.69 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC] | \$0.00 | \$397,317.69 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC] | \$50,000.00 | \$347,317.69 | \$0.00 |
| | (d) | Total Principal Distribution on Notes or Obligations: | \$50,000.00 | | |
| H. | Seventh | Payment of interest due on the class B (If Subordinate note interest trigger is in effect) | \$0.00 | \$347,317.69 | \$0.00 |
| I. | Eighth | Payment of Principal amount of class B notes due on the final maturity date set forth | \$0.00 | \$347,317.69 | \$0.00 |
| J. | Ninth | Payment of any carry-over amounts due with respect to the class A-2 notes | \$0.00 | \$347,317.69 | \$0.00 |
| K. | Tenth | Payment of any carry-over amounts due with respect to the class B notes | \$0.00 | \$347,317.69 | \$0.00 |
| L. | Eleventh | Payment of principal with respect to the notes (Allocation of Principal Payments) | \$0.00 | \$347,317.69 | \$0.00 |
| M. | Twelfth | Only on or after the Capitalized interest release date, any remainder to Access Group | \$347,317.69 | \$0.00 | \$0.00 |

ACCESS GROUP, INC.
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Quarterly Servicing Report

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| V. Series 2002-A Net Loan Rate and Assets Percentages | | | |
|--|---|-------------------------------------|--------------------------|
| A. | Net Loan Rate | February 28, 2025 | |
| | 1 FRN Notes outstanding Balance | \$0.00 | |
| | 2 ARC Notes outstanding Balance | \$50,000.00 | |
| | 3 Amount of Accrued Interest | \$16,481.42 | |
| | 4 Plus investment earnings and late fees | \$4,386.85 | |
| | 5 Minus Amount of interest on FRN | \$0.00 | |
| | 6 Minus portion of Administrative allowance | \$994.73 | |
| | 7 Minus Notes fees expected during current Interest Period | \$18.54 | |
| | 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 158.84% | |
| | Net Loan Rate | 158.84% | |
| B. | Senior Asset Percentage | Pre-Distribution | Post-Distribution |
| | 1 Student Loan Portfolio Balance | \$915,792.48 | \$915,792.48 |
| | 2 Fund Balances | \$437,378.86 | \$36,452.54 |
| | 3 Senior Notes Interest and Fees Accrued | \$0.00 | \$0.00 |
| | 4 Senior Notes Outstanding | \$0.00 | \$0.00 |
| | | Senior Asset Percentage | N/A |
| C. | Subordinate Asset Percentage | Pre-Distribution | Post-Distribution |
| | 1 Student Loan Portfolio Balance | \$915,792.48 | \$915,792.48 |
| | 2 Fund Balances | \$437,378.86 | \$36,452.54 |
| | 3 All Notes Interest and Fees Accrued | \$2,399.80 | \$0.00 |
| | 4 All Notes Outstanding | \$50,000.00 | \$0.00 |
| | | Subordinate Asset Percentage | 2701.54% |

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| VI. Series 2002-A Portfolio Characteristics | | | | |
|--|--|------------------------|----------------------|-----------------------|
| | | Number of Loans | Dollar Amount | % of Portfolio |
| A. | Loan Type Distribution: | | | |
| | 1 Private Loans | 498 | \$884,204.23 | 100.00% |
| | 2 Total By Loan Type Distribution | 498 | \$884,204.23 | 100.00% |
| B. | Borrower Status Distribution: | | | |
| | 1 In-School | 2 | \$20,000.00 | 2.26% |
| | 2 Grace | 0 | \$0.00 | 0.00% |
| | 3 Deferment | 0 | \$0.00 | 0.00% |
| | 4 Forbearance | 4 | \$11,478.27 | 1.30% |
| | 5 Repayment | 492 | \$852,725.96 | 96.44% |
| | 6 Interim Charge-Offs | 0 | \$0.00 | 0.00% |
| | 7 Total By Borrower Status Distribution | 498 | \$884,204.23 | 100.00% |
| C. | School Type Distribution: | | | |
| | 1 Graduate | 497 | \$883,723.48 | 99.95% |
| | 2 Undergraduate | 1 | \$480.75 | 0.05% |
| | 3 Total By Loan Type Distribution | 498 | \$884,204.23 | 100.00% |

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| VII. Series 2002-A Notes | | Portfolio Status By Loan Type | | |
|-------------------------------|------------|-------------------------------|----------------|--|
| Status | # of Loans | Amount (\$) | Percentage (%) | |
| INTERIM: | | Includes Accrued Int. | | |
| A. In-School | | | | |
| Current | 2 | \$40,547.09 | 4.43% | |
| B. Grace | | | | |
| Current | 0 | \$0.00 | 0.00% | |
| C. TOTAL INTERIM | 2 | \$40,547.09 | 4.43% | |
| REPAYMENT: | | | | |
| D. Active | | | | |
| Current | 436 | \$706,900.50 | 77.19% | |
| 1-29 Days Delinquent | 12 | \$22,191.50 | 2.42% | |
| 30-59 Days Delinquent | 23 | \$77,243.54 | 8.43% | |
| 60-89 Days Delinquent | 6 | \$5,779.79 | 0.63% | |
| 90-119 Days Delinquent | 6 | \$16,335.15 | 1.78% | |
| 120-149 Days Delinquent | 5 | \$20,053.09 | 2.19% | |
| 150-179 Days Delinquent | 4 | \$14,781.37 | 1.61% | |
| > 180 Days Delinquent | 0 | \$0.00 | 0.00% | |
| E. Deferment: | | | | |
| Current | 0 | \$0.00 | 0.00% | |
| F. Forbearance: | | | | |
| Current | 4 | \$11,960.45 | 1.31% | |
| G. Interim Charge-Offs | 0 | \$0.00 | 0.00% | |
| H. TOTAL REPAYMENT | 496 | \$875,245.39 | 95.57% | |
| I. TOTAL PORTFOLIO | 498 | \$915,792.48 | 100.00% | |

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VIII. Series 2002-A Portfolio Summary Report

| | | |
|-----------|--|-----------------|
| A. | 1 ABS Notes Outstanding | \$50,000 |
| B. | 1 Total Private Principal Outstanding Balance | \$884,204 |
| | 2 Total Fund Accounts Balance | \$436,176 |
| | 3 Total Principal and Accrued Interest Balance | \$915,792 |
| | 4 Number of Loans | 498 |
| | 5 Number of Borrowers | 482 |
| C. | 1 Borrower Payments- Principal | \$338,650 |
| | 2 Borrower Payments- Interest | \$20,929 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$3,061 |
| | 3 Cash Release to Access Group Inc | \$347,318 |
| E. | 1 Loan Reserve Trust Balance | \$1,050,624 |
| | 2 Weighted Average Coupon (WAC) | 7.28% |
| | 3 Weighted Average Remaining Maturity (WARM) | 42 |
| F. | 1 Senior Notes Outstanding | \$0 |
| | 2 Subordinate Note Outstanding | \$50,000 |
| | 3 Senior Principal Distribution Amount | \$0 |
| | 4 Subordinate Principal Distribution Amount | \$350,000.00 |
| | 5 Net Loan Rate | 158.84% |
| | 6 Senior Asset Percentage | N/A |
| | 7 Subordinate Asset Percentage | 2701.54% |

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Student Loan Asset Backed Series 2002-A Notes

Portfolio Trend Analysis Report

February 28, 2025

| IX. Asset-Backed Securities Notes Series 2002-A | | | | | | |
|--|--|--------------------|--------------------|------------------|------------------|-----------------|
| | Collection Periods | February-24 | May-24 | August-24 | November-24 | February-25 |
| | Reporting Date | 3/25/2024 | 6/25/2024 | 9/25/2024 | 12/26/2024 | 3/25/2025 |
| A. | 1 Asset Backed Securities | \$2,350,000 | \$1,500,000 | \$900,000 | \$400,000 | \$50,000 |
| B. | 1 Total Private Principal Balance | \$2,571,764 | \$2,037,926 | \$1,600,965 | \$1,224,489 | \$884,204 |
| | 2 Total Fund Accounts Balance | \$969,131 | \$689,296 | \$542,548 | \$431,705 | \$436,176 |
| | 3 Total Principal and Accrued Interest Balance | \$2,603,522 | \$2,069,917 | \$1,633,871 | \$1,257,617 | \$915,792 |
| | 4 Number of Loans | 1,427 | 1,098 | 987 | 887 | 498 |
| | 5 Number of Borrowers | 1,387 | 1,066 | 962 | 864 | 482 |
| C. | 1 Borrower Payments- Principal | \$806,874 | \$521,500 | \$427,547 | \$372,742 | \$338,650 |
| | 2 Borrower Payments- Interest | \$65,519 | \$47,840 | \$36,833 | \$28,119 | \$20,929 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administrative Allowance | \$8,502 | \$6,429 | \$5,095 | \$4,002 | \$3,061 |
| | 3 Cash Release to Access Group | \$0 | \$0 | \$0 | \$0 | \$347,318 |
| E. | 1 Loan Reserve Trust Balance | \$811,496 | \$880,456 | \$935,895 | \$1,004,686 | \$1,050,624 |
| | 2 Weighted Average Coupon (WAC) | 8.22% | 8.17% | 8.17% | 7.79% | 7.28% |
| | 3 Weighted Average Remaining Maturity (WARM) | 30 | 31 | 32 | 36 | 42 |
| F. | 1 Senior Notes Outstanding | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Subordinate Note Outstanding | \$2,350,000 | \$1,500,000 | \$900,000 | \$400,000 | \$50,000 |
| | 3 Senior Principal Distribution Amount | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 4 Subordinate Principal Distribution Amount | \$900,000 | \$850,000 | \$600,000 | \$500,000 | \$350,000 |
| | 5 Net Loan Rate | 10.37% | 12.98% | 15.23% | 21.27% | 158.84% |
| | 6 Senior Asset Percentage | N/A | N/A | N/A | N/A | N/A |
| | 7 Subordinate Asset Percentage | 151.54% | 182.67% | 240.50% | 421.28% | 2701.54% |