

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

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

I. Series 2004-A Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
									January 31, 2025	Change	February 28, 2025			
1	Principal Balance								\$12,522,836.03	(\$763,900.36)	\$11,758,935.67			
2	Accrued Interest								\$89,695.47	(\$12,437.73)	\$77,257.74			
3	Total Principal And Accrued Interest Balance								\$12,612,531.50	(\$776,338.09)	\$11,836,193.41			
4	Fund Accounts Balance								\$2,505,387.08	(\$39,552.06)	\$2,465,835.02			
5	Total Student Loans And Fund Balance								\$15,117,918.58	(\$815,890.15)	\$14,302,028.43			
B. Student Loan Portfolio and Fund Balance														
									January 31, 2025	Change	February 28, 2025			
1	Weighted Average Coupon (WAC)								7.80%	0.00%	7.80%			
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]								35	1	36			
3	Number of Loans								5,253	(672)	4,581			
4	Number of Borrowers								4,622	(533)	4,089			
C. Notes and Certificates														
									2/28/2025	Balance	Balance	Balance	% of	
			CUSIP	Index	Spread	Margin	Interest Rate			January 31, 2025	Change	February 28, 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	5.92700%		\$13,450,000.00	(\$750,000.00)	\$12,700,000.00	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								5.92700%		\$13,450,000.00	(\$750,000.00)	\$12,700,000.00	100.0%
D. Fund Accounts Balance														
									January 31, 2025	Change	February 28, 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								\$20,689.56	(\$20.42)	\$20,669.14			
4	Collection Account								\$1,247,545.24	(\$357,421.13)	\$890,124.11			
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								\$44,231.67	\$13,510.15	\$57,741.82			
12	Class A-4 Principal Account								\$792,920.61	\$304,379.34	\$1,097,299.95			
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								\$2,505,387.08	(\$39,552.06)	\$2,465,835.02			

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		February 28, 2025	
1	Borrower Payments - Total		(\$716,210.45)
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		(\$716,210.45)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$4,377.67
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$169.24)	
4b	Adjustments - Write-offs	(\$51,898.34)	
4	Total Adjustments		(\$52,067.58)
5	Total Non-Cash Principal Activity		(\$47,689.91)
C. Total Student Loan Principal Activity			
			(\$763,900.36)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$83,345.34)
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		(\$83,345.34)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$75,168.77
2	Capitalized Interest		(\$4,377.67)
3a	Small Balance and Other Adjustments	(\$63.03)	
3b	Adjustments - Write-offs	(\$1,002.84)	
3	Total Adjustments		(\$1,065.87)
4	Fee Accruals		\$1,182.38
5	Total Non-Cash Interest Activity		\$70,907.61
F. Total Student Loan Interest Activity			
			(\$12,437.73)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		February 28, 2025		
	Beginning Balance	\$1,203,068.58		
	Transfers to Other Funds	(\$1,203,068.58)		
1a	Amount received in the collection account related to the collection period	\$579,168.49		
1b	Earnings	\$7,477.76		
1c	Recoveries	\$38,613.90		
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	\$625,260.15		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$10,435.70	\$10,435.70	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$317.14	\$317.14	\$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	\$53,049.44	\$53,049.44	\$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)	\$561,457.87	\$561,457.87	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00
	Total Payments	\$625,260.15	\$625,260.15	\$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)	\$625,260.15	\$625,260.15	\$0.00
B.	First	Administration Allowance	\$10,752.84	\$614,507.31	\$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	\$614,507.31	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$614,507.31	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$614,507.31	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$53,049.44	\$561,457.87	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$53,049.44		
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	\$561,457.87	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$561,457.87	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$561,457.87	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$561,457.87	\$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	\$561,457.87	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$561,457.87	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$561,457.87	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$561,457.87	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$561,457.87	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$561,457.87	\$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	\$561,457.87	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$561,457.87	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$561,457.87	\$0.00	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$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		\$12,700,000.00	
3 Amount of Accrued Interest		\$76,563.68	
4 Plus investment earnings and late fees		\$7,873.64	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$4,409.60	
7 Minus Notes fees expected during current Interest Period		\$317.14	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		7.54%	
Net Loan Rate		7.54%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$11,836,193.41		\$11,836,193.41
2 Fund Balances	\$2,465,835.02		\$754,031.62
3 Senior Notes Interest and Fees Accrued	\$52,254.21		\$52,254.21
4 Senior Notes Outstanding	\$12,700,000.00		\$11,050,000.00
Senior Asset Percentage	112.20%		113.47%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$11,836,193.41		\$11,836,193.41
2 Fund Balances	\$2,465,835.02		\$754,031.62
3 All Notes Interest and Fees Accrued	\$52,254.21		\$52,254.21
4 All Notes Outstanding	\$12,700,000.00		\$11,050,000.00
Subordinate Asset Percentage	112.20%		113.47%

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VI. Series 2004-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,581	\$11,758,935.67	100.00%
	2 Total By Loan Type Distribution (a)	4,581	\$11,758,935.67	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	24	\$208,202.31	1.77%
	5 Repayment	4,554	\$11,529,635.39	98.05%
	6 Interim Charge-Offs	2	\$15,014.97	0.13%
	7 Total By Borrower Status Distribution	4,581	\$11,758,935.67	100.00%
C.	School Type Distribution:			
	1 Graduate	4,553	\$11,669,810.07	99.24%
	2 Undergraduate	28	\$89,125.60	0.76%
	3 Total By Loan Type Distribution	4,581	\$11,758,935.67	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	\$13,649.10	0.12%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	1	\$13,649.10	0.12%
D.	REPAYMENT:			
	Active			
	Current	4,275	\$10,500,683.03	88.72%
	1-29 Days Delinquent	84	\$230,827.71	1.95%
	30-59 Days Delinquent	99	\$512,849.86	4.33%
	60-89 Days Delinquent	35	\$94,578.29	0.80%
	90-119 Days Delinquent	24	\$74,103.28	0.63%
	120-149 Days Delinquent	20	\$87,188.55	0.74%
	150-179 Days Delinquent	17	\$90,848.32	0.77%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	24	\$216,186.16	1.83%
G.	Interim Charge-Offs	2	\$15,279.11	0.13%
H.	TOTAL REPAYMENT	4,580	\$11,822,544.31	99.88%
I.	TOTAL PORTFOLIO	4,581	\$11,836,193.41	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$12,700,000
B.	1 Total Private Principal Outstanding Balance	\$11,758,936
	2 Total Fund Accounts Balance	\$2,465,835
	3 Total Principal and Accrued Interest Balance	\$11,836,193
	4 Number of Loans	4,581
	5 Number of Borrowers	4,089
C.	1 Borrower Payments- Principal	\$716,210
	2 Borrower Payments- Interest	\$83,345
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$10,436
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.80%
	2 Weighted Average Remaining Maturity (WARM)	36
F.	1 Senior Notes Outstanding	\$12,700,000
	2 Subordinate Note Outstanding	\$0
	3 Senior Principal Distribution Amount	\$750,000
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	7.54%
	6 Senior Asset Percentage	112.20%
	7 Subordinate Asset Percentage	112.20%

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Portfolio Trend Analysis Report
February 28, 2025

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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
A.	1 Asset Backed Securities	\$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	\$12,700,000
B.	1 Total Private Principal Balance	\$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	\$11,758,936
	2 Total Fund Accounts Balance	\$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	\$2,465,835
	3 Total Principal and Accrued Interest Balance	\$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	\$11,836,193
	4 Number of Loans	6,480	6,325	6,214	6,091	5,971	5,848	5,685	5,596	5,481	5,253	4,581
	5 Number of Borrowers	5,643	5,512	5,415	5,319	5,215	5,113	4,970	4,902	4,802	4,622	4,089
C.	1 Borrower Payments- Principal	\$986,580	\$912,845	\$829,852	\$869,838	\$842,508	\$812,408	\$801,159	\$730,680	\$785,639	\$794,334	\$716,210
	2 Borrower Payments- Interest	\$157,717	\$148,661	\$137,717	\$136,737	\$128,894	\$125,211	\$111,893	\$103,530	\$101,552	\$93,294	\$83,345
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$7,893	\$7,522	\$7,181	\$6,864	\$14,508	\$13,797	\$13,093	\$12,401	\$11,770	\$11,111	\$10,436
	3 Cash Release to Access Group	\$182,101	\$0	\$3,233	\$49,954	\$42,650	\$42,028	\$34,879	\$44,996	\$68,677	\$79,491	\$0
E.	1 Weighted Average Coupon (WAC)	8.66%	8.66%	8.67%	8.67%	8.66%	8.67%	8.34%	8.34%	8.35%	7.80%	7.80%
	2 Weighted Average Remaining Maturity (WARM)	38	39	37	37	38	36	36	37	35	35	36
F.	1 Senior Notes Outstanding	\$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	\$12,700,000
	2 Subordinate Note Outstanding	\$600,000	\$500,000	\$450,000	\$400,000	\$250,000	\$150,000	\$100,000	\$50,000	\$0	\$0	\$0
	3 Senior Principal Distribution Amount	\$1,650,000	\$750,000	\$0	\$1,200,000	\$550,000	\$1,050,000	\$850,000	\$550,000	\$1,050,000	\$550,000	\$750,000
	4 Subordinate Principal Distribution Amount	\$0	\$100,000	\$50,000	\$50,000	\$150,000	\$100,000	\$50,000	\$50,000	\$50,000	\$0	\$0
	5 Net Loan Rate	8.65%	8.35%	8.32%	8.68%	8.52%	8.62%	8.27%	8.13%	8.29%	7.62%	7.54%
	6 Senior Asset Percentage	111.43%	110.69%	110.68%	111.32%	110.80%	110.82%	111.01%	111.11%	111.67%	112.10%	112.20%
	7 Subordinate Asset Percentage	108.18%	107.88%	108.15%	108.90%	109.24%	109.82%	110.29%	110.74%	111.67%	112.10%	112.20%