

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 27, 2025
Collection Period: 04/01/25 to 04/30/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A.	Student Loan Portfolio and Fund Balance							March 31, 2025	Change	April 30, 2025		
	1 Principal Balance							\$222,990,821.47	(\$2,486,447.83)	\$220,504,373.64		
	2 Accrued Interest							\$4,114,353.96	(\$13,150.79)	\$4,101,203.17		
	3 Accrued ISP							\$14,473.21	\$4,660.58	\$19,133.79		
	4 Accrued SAP							\$2,238,100.77	\$720,917.91	\$2,959,018.68		
	5 Total Principal And Accrued Interest Balance							\$229,357,749.41	(\$1,774,020.13)	\$227,583,729.28		
	6 Fund Accounts Balance							\$11,288,918.23	(\$1,335,562.48)	\$9,953,355.75		
	7 Total Student Loans And Fund Balance							\$240,646,667.64	(\$3,109,582.61)	\$237,537,085.03		
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]							129	(0)	128		
	3 Number of Loans							16,796	(141)	16,655		
	4 Number of Borrowers							8,825	(65)	8,760		
C.	Notes and Certificates							Spread	4/30/2025	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	March 31, 2025	Change	April 30, 2025	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	4.31000%	\$53,400,000.00	\$0.00	\$53,400,000.00	19.92%
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	Auction	N/A	N/A	4.56000%	\$39,050,000.00	\$0.00	\$39,050,000.00	14.57%
	5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	Auction	N/A	N/A	4.31000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.86%
	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	4.31000%	\$13,500,000.00	(\$3,100,000.00)	\$10,400,000.00	3.88%
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	Auction	N/A	N/A	4.31000%	\$40,850,000.00	\$0.00	\$40,850,000.00	15.24%
	11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	Auction	N/A	N/A	4.31000%	\$40,800,000.00	\$0.00	\$40,800,000.00	15.22%
	12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	Auction	N/A	N/A	4.31000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.35%
	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%	4.83415%	\$17,640,000.00	\$0.00	\$17,640,000.00	6.58%
	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	4.31000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.39%
20	Total Notes and Certificates						4.38090%	\$271,190,000.00	(\$3,100,000.00)	\$268,090,000.00	100.00%	
D.	Fund Balances							March 31, 2025	Change	April 30, 2025		
	1 Acquisition Fund							\$0.00	\$0.00	\$0.00		
	2 Administration Fund							\$50,995.89	(\$1,021.44)	\$49,974.45		
	3 Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
	4 Collection Fund							\$4,338,740.34	(\$144,337.98)	\$4,194,402.36		
	5 Debt Service Fund - Interest Account							\$887,228.97	(\$136,314.36)	\$750,914.61		
	6 Debt Service Fund - Principal Account							\$3,149,872.03	(\$1,053,888.70)	\$2,095,983.33		
	7 Total Fund Accounts Balance							\$11,288,918.23	(\$1,335,562.48)	\$9,953,355.75		

ACCESS GROUP, INC.

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Monthly Servicing Report

Report Date: May 27, 2025

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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
		4/30/2025	4/30/2025	4/30/2025
1	Borrower Payments - Total	(\$2,530,340.33)	(\$2,476,136.28)	(\$54,204.05)
2	Claim Payments	(\$12,717.06)	(\$12,717.06)	\$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	\$19,846.36	\$19,846.36	\$0.00
5	New Acquisitions - Total	\$19,846.36	\$19,846.36	\$0.00
6	Total Cash Principal Activity	(\$2,523,211.03)	(\$2,469,006.98)	(\$54,204.05)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$36,942.47	\$20,997.43	\$15,945.04
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	\$98.32	\$98.32	\$0.00
4b	Adjustments - Write-offs	(\$277.59)	(\$277.59)	\$0.00
4	Total Adjustments	(\$179.27)	(\$179.27)	\$0.00
5	Total Non-Cash Principal Activity	\$36,763.20	\$20,818.16	\$15,945.04
C.	Total Student Loan Principal Activity	(\$2,486,447.83)	(\$2,448,188.82)	(\$38,259.01)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$499,628.08)	(\$479,509.10)	(\$20,118.98)
2	Claim Payments	(\$424.18)	(\$424.18)	\$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	(\$2.37)	(\$2.37)	\$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	(\$500,054.63)	(\$479,935.65)	(\$20,118.98)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$516,865.31	\$482,928.52	\$33,936.78
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$4,660.58	\$3,596.15	\$1,064.43
3	Special Allowance Payments - Accrued	\$720,917.91	\$720,802.14	\$115.77
4	Capitalized Interest	(\$36,942.47)	(\$20,997.43)	(\$15,945.04)
5a	Small Balance and Other Adjustments	\$591.74	\$749.55	(\$157.81)
5b	Adjustments - Write-offs	(\$0.01)	(\$0.01)	\$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	\$591.73	\$749.54	(\$157.81)
6	Fee Accruals	\$6,389.27	\$5,810.05	\$579.22
7	Total Non-Cash Interest Activity	\$1,212,482.33	\$1,192,888.97	\$19,593.35
F.	Total Student Loan Interest Activity	\$712,427.70	\$712,953.32	(\$525.63)

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Monthly Servicing Report

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Collection Period: 04/01/25 to 04/30/25

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity

A.	Collection Fund	April 30, 2025		
	1 Beginning Balance	\$3,209,959.38		
	2 Transfers to Other Funds	(\$3,209,959.38)		
	3 Amount received in the collection account related to the collection period	\$4,106,382.11		
	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	\$12,717.06		
	8 Guarantee Payments of Interest	\$424.18		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$19,846.36)		
	11 Interest and Other Earnings	\$42,355.74		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,142,032.73		
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$83,621.56	\$83,621.56	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$197,907.70	\$197,907.70	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$848,831.73	\$848,831.73	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$233,505.60	\$233,505.60	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$370,666.67	\$370,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,407,499.47	\$2,407,499.47	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00
	11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00
	12 Total Payments	\$4,142,032.73	\$4,142,032.73	\$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)	\$4,142,032.73	\$4,142,032.73	\$0.00
B.	Administration Funds	\$281,529.26	\$3,860,503.47	\$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	\$3,860,503.47	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,860,503.47	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$186,793.20	\$3,673,710.27	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$270,194.76	\$3,403,515.51	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,403,515.51	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,403,515.51	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,403,515.51	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$30,432.60	\$3,373,082.91	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$142,893.30	\$3,230,189.61	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$142,718.40	\$3,087,471.21	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,087,471.21	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$75,799.47	\$3,011,671.74	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,011,671.74	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,011,671.74	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,011,671.74	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,011,671.74	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$848,831.73		
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	\$3,011,671.74	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,011,671.74	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,011,671.74	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,011,671.74	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,011,671.74	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,011,671.74	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,011,671.74	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,011,671.74	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,011,671.74	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,011,671.74	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,011,671.74	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,011,671.74	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,011,671.74	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,011,671.74	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,011,671.74	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,011,671.74	\$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	\$83,077.50	\$2,928,594.24	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$68,910.60	\$2,859,683.64	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$81,517.50	\$2,778,166.14	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$233,505.60		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,778,166.14	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$370,666.67	\$2,407,499.47	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,407,499.47	\$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	\$250,450,000.00	
	2 Interest net of FRN allocation	\$1,214,823.89	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$83,621.56	
	5 Minus amounts required..ED..guarantee agencies	\$191,265.00	
	6 Minus defaulted during the month	\$3,542.96	
	7 Minus auction note and trustee fees	\$6,336.46	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.46%	
	Net Loan Rate	4.46%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$227,583,729.28	
	2 Fund Balances	\$9,987,353.95	
	3 Senior Notes Interest	\$247,867.04	
	4 Senior Notes Outstanding	\$202,140,000.00	
	Senior Asset Percentage	117.41%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$227,583,729.28	
	2 Fund Balances	\$9,987,353.95	
	3 All Notes Interest	\$352,579.45	
	4 All Notes Outstanding	\$268,090,000.00	
	Subordinate Asset Percentage	88.48%	

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Subsidized Stafford	468	\$2,255,911.54	1.02%
	2 UnSubsidized Stafford	473	\$3,387,900.88	1.54%
	3 Consolidation	15,714	\$214,860,561.22	97.44%
	4 Total By Loan Type Distribution	16,655	\$220,504,373.64	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	136	\$2,238,764.81	1.02%
	4 Forbearance	170	\$3,835,498.52	1.74%
	5 Repayment	16,308	\$213,875,795.99	96.99%
	6 Claims	39	\$537,140.27	0.24%
	7 Total By Borrower Status Distribution	16,655	\$220,504,373.64	100.00%
C.	School Type Distribution:			
	1 Graduate	16,586	\$220,307,025.51	99.91%
	2 Undergraduate	69	\$197,348.13	0.09%
	3 Total By School Type Distribution	16,655	\$220,504,373.64	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	\$17,293.66	0.48%	54	\$852,498.37	0.39%
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	\$17,293.66	0.48%	54	\$852,498.37	0.39%
D.	REPAYMENT:									
	Active									
	Current	359	\$1,712,663.29	72.27%	357	\$2,594,273.61	72.17%	14,657	\$196,046,275.48	89.67%
	1-29 Days Delinquent	38	\$203,488.88	8.59%	42	\$316,492.57	8.80%	510	\$9,771,781.28	4.47%
	30-59 Days Delinquent	17	\$115,447.05	4.87%	16	\$133,116.60	3.70%	96	\$1,787,623.30	0.82%
	60-89 Days Delinquent	4	\$27,840.70	1.17%	6	\$52,047.27	1.45%	53	\$1,394,992.54	0.64%
	90-119 Days Delinquent	5	\$34,436.10	1.45%	6	\$47,883.67	1.33%	37	\$646,517.80	0.30%
	≥ 120 Days Delinquent	8	\$63,872.86	2.70%	8	\$91,357.32	2.54%	89	\$2,533,854.00	1.16%
E.	Deferment: Current	19	\$113,675.86	4.80%	17	\$177,178.06	4.93%	46	\$1,206,763.18	0.55%
F.	Forbearance: Current	10	\$52,256.90	2.20%	13	\$107,414.53	2.99%	147	\$3,939,708.24	1.80%
G.	Claims	7	\$39,389.30	1.66%	7	\$57,639.87	1.60%	25	\$460,893.52	0.21%
H.	TOTAL REPAYMENT	467	\$2,363,070.94	99.71%	472	\$3,577,403.50	99.52%	15,660	\$217,788,409.34	99.61%
I.	TOTAL PORTFOLIO	468	\$2,369,971.94	100.00%	473	\$3,594,697.16	100.00%	15,714	\$218,640,907.71	100.00%
J.	GRAND TOTAL				\$224,605,576.81					

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 27, 2025

Collection Period: 04/01/25 to 04/30/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/25 to 04/30/25 05/27/25
A.	1 ABS Notes Outstanding	\$268,090,000
B.	1 Total Principal Balance	\$220,504,374
	2 Total Fund Accounts Balance	\$9,953,356
	3 Total Principal and Accrued Interest Balance	\$227,583,729
	4 Number of Loans	16,655
	5 Number of Borrowers	8,760
C.	1 Borrower Payments- Principal	\$2,530,340
	2 Borrower Payments- Interest	\$499,628
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$83,622
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	128
F.	1 Senior Notes Outstanding	\$202,140,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,100,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.46%
	6 Senior Asset Percentage	117.41%
	7 Subordinate Asset Percentage	88.48%

ACCESS GROUP, INC.

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

Trend Analysis Report

April 30, 2025

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25	February-25	March-25	April-25
Reporting Date		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	4/25/2025	5/27/2025
A.	1 Asset Backed Securities	\$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	\$271,190,000	\$268,090,000
B.	1 Total Principal Balance	\$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	\$222,990,821	\$220,504,374
	2 Total Fund Accounts Balance	\$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	\$11,288,918	\$9,953,356
	3 Total Principal and Accrued Interest Balance	\$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	\$229,357,749	\$227,583,729
	4 Number of Loans	18,110	17,918	17,811	17,698	17,551	17,396	17,225	17,071	16,932	16,796	16,655
	5 Number of Borrowers	9,454	9,362	9,312	9,262	9,191	9,118	9,035	8,960	8,893	8,825	8,760
C.	1 Borrower Payments- Principal	\$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	\$2,488,781	\$2,530,340
	2 Borrower Payments- Interest	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453	\$502,922	\$497,950	\$504,057	\$495,675	\$459,695	\$499,628
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816	\$88,906	\$87,809	\$86,693	\$85,605	\$84,616	\$83,622
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.85%	2.85%	2.85%	2.85%	2.85%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	134	134	133	132	132	131	131	130	129	129	128
F.	1 Senior Notes Outstanding	\$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	\$205,240,000	\$202,140,000
	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	\$3,016,000	\$7,350,000	\$5,400,000	\$5,826,000	\$0	\$0	\$5,937,000	\$850,000	\$2,450,000	\$3,099,000	\$3,100,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.50%	5.34%	5.55%	5.45%	5.04%	4.85%	4.78%	4.56%	4.31%	4.56%	4.46%
	6 Senior Asset Percentage	115.18%	115.62%	115.97%	116.42%	116.37%	116.28%	116.68%	116.68%	116.88%	117.11%	117.41%
	7 Subordinate Asset Percentage	89.98%	89.71%	89.49%	89.28%	89.23%	89.19%	88.90%	88.84%	88.75%	88.59%	88.48%