

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: July 25, 2025
Collection Period: 06/01/25 to 06/30/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary													
A.	Student Loan Portfolio and Fund Balance							May 31, 2025	Change	June 30, 2025			
	1 Principal Balance							\$217,812,879.01	(\$2,687,549.20)	\$215,125,329.81			
	2 Accrued Interest							\$4,099,812.98	\$13,915.10	\$4,113,728.08			
	3 Accrued ISP							\$9,174.79	\$4,293.71	\$13,468.50			
	4 Accrued SAP							\$1,433,891.67	\$705,144.08	\$2,139,035.75			
	5 Total Principal And Accrued Interest Balance							\$223,355,758.45	(\$1,964,196.31)	\$221,391,562.14			
	6 Fund Accounts Balance							\$12,646,002.56	(\$1,659,115.77)	\$10,986,886.79			
	7 Total Student Loans And Fund Balance							\$236,001,761.01	(\$3,623,312.08)	\$232,378,448.93			
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]							128	(1)	127			
	3 Number of Loans							16,513	(134)	16,379			
	4 Number of Borrowers							8,690	(67)	8,623			
C.	Notes and Certificates												
			CUSIP	Index	Spread Adjustment	Margin	6/30/2025 Int. Rate	Balance May 31, 2025	Change	Balance June 30, 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	4.46000%	\$53,400,000.00	\$0.00	\$53,400,000.00	20.31%	
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	Auction	N/A	N/A	4.46000%	\$39,050,000.00	\$0.00	\$39,050,000.00	14.85%	
	5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	Auction	N/A	N/A	4.46000%	\$23,750,000.00	\$0.00	\$23,750,000.00	9.03%	
	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	4.46000%	\$8,700,000.00	(\$2,400,000.00)	\$6,300,000.00	2.40%	
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	Auction	N/A	N/A	4.46000%	\$40,850,000.00	\$0.00	\$40,850,000.00	15.54%	
	11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	Auction	N/A	N/A	4.46000%	\$40,800,000.00	\$0.00	\$40,800,000.00	15.52%	
	12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	Auction	N/A	N/A	4.46000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.49%	
	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%	4.81315%	\$17,640,000.00	(\$1,112,000.00)	\$16,528,000.00	6.29%	
	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	4.46000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.56%	
20	Total Notes and Certificates						4.48220%	\$266,390,000.00	(\$3,512,000.00)	\$262,878,000.00	100.00%		
D.	Fund Balances												
								May 31, 2025	Change	June 30, 2025			
	1 Acquisition Fund							\$0.00	\$0.00	\$0.00			
	2 Administration Fund							\$50,842.50	(\$64.79)	\$50,777.71			
	3 Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00			
	4 Collection Fund							\$5,539,758.42	(\$2,050,584.52)	\$3,489,173.90			
	5 Debt Service Fund - Interest Account							\$1,019,171.17	(\$176,798.47)	\$842,372.70			
	6 Debt Service Fund - Principal Account							\$3,174,149.47	\$568,332.01	\$3,742,481.48			
7 Total Fund Accounts Balance							\$12,646,002.56	(\$1,659,115.77)	\$10,986,886.79				

ACCESS GROUP, INC.

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

Report Date: July 25, 2025
Collection Period: 06/01/25 to 06/30/25

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		6/30/2025	6/30/2025	6/30/2025
1	Borrower Payments - Total	(\$2,582,449.91)	(\$2,557,004.80)	(\$25,445.11)
2	Claim Payments	(\$109,983.10)	(\$83,215.03)	(\$26,768.07)
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
6	Total Cash Principal Activity	(\$2,692,433.01)	(\$2,640,219.83)	(\$52,213.18)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$6,460.00	(\$2,902.50)	\$9,362.50
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$1,576.19)	(\$991.02)	(\$585.17)
4	Total Adjustments	(\$1,576.19)	(\$991.02)	(\$585.17)
5	Total Non-Cash Principal Activity	\$4,883.81	(\$3,893.52)	\$8,777.33
C.	Total Student Loan Principal Activity	(\$2,687,549.20)	(\$2,644,113.35)	(\$43,435.85)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$484,061.92)	(\$466,152.01)	(\$17,909.91)
2	Claim Payments	(\$3,459.10)	(\$1,910.47)	(\$1,548.63)
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	(\$19.68)	(\$8.23)	(\$11.45)
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	(\$487,540.70)	(\$468,070.71)	(\$19,469.99)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$504,057.84	\$471,824.59	\$32,233.25
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$4,293.71	\$3,199.15	\$1,094.56
3	Special Allowance Payments - Accrued	\$705,144.08	\$705,032.24	\$111.84
4	Capitalized Interest	(\$6,460.00)	\$2,902.50	(\$9,362.50)
5a	Small Balance and Other Adjustments	(\$2,274.86)	(\$1,870.17)	(\$404.69)
5b	Adjustments - Write-offs	(\$0.11)	(\$0.09)	(\$0.02)
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	(\$2,274.97)	(\$1,870.26)	(\$404.71)
6	Fee Accruals	\$6,132.93	\$5,667.98	\$464.95
7	Total Non-Cash Interest Activity	\$1,210,893.59	\$1,186,756.20	\$24,137.38
F.	Total Student Loan Interest Activity	\$723,352.89	\$718,685.49	\$4,667.39

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Collection Period: 06/01/25 to 06/30/25

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

A.	Collection Fund	June 30, 2025		
	1 Beginning Balance	\$5,268,886.65		
	2 Transfers to Other Funds	(\$5,268,886.65)		
	3 Amount received in the collection account related to the collection period	\$2,161,252.43		
	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	\$109,983.10		
	8 Guarantee Payments of Interest	\$3,459.10		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$38,328.42		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$2,313,023.05		
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$81,679.83	\$81,679.83	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$192,382.67	\$192,382.67	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$679,357.38	\$679,357.38	\$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	\$229,176.25	\$229,176.25	\$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	\$358,666.67	\$358,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$771,760.25	\$771,760.25	\$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	\$2,313,023.05	\$2,313,023.05	\$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)	\$2,313,023.05	\$2,313,023.05	\$0.00	
B.	Administration Funds	\$274,062.50	\$2,038,960.55	\$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	\$2,038,960.55	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,038,960.55	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$185,565.00	\$1,853,395.55	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$135,698.75	\$1,717,696.80	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,717,696.80	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,717,696.80	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,717,696.80	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$8,066.76	\$1,709,630.04	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$141,953.75	\$1,567,676.29	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$141,780.00	\$1,425,896.29	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,425,896.29	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$66,293.12	\$1,359,603.17	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,359,603.17	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,359,603.17	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,359,603.17	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,359,603.17	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$679,357.38			
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	\$1,359,603.17	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,359,603.17	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,359,603.17	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,359,603.17	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,359,603.17	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,359,603.17	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,359,603.17	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,359,603.17	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,359,603.17	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,359,603.17	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,359,603.17	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,359,603.17	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,359,603.17	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,359,603.17	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,359,603.17	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,359,603.17	\$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	\$82,531.25	\$1,277,071.92	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$68,457.50	\$1,208,614.42	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$78,187.50	\$1,130,426.92	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$229,176.25			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,130,426.92	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$358,666.67	\$771,760.25	\$0.00	
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$771,760.25	\$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	\$246,350,000.00	
	2 Interest net of FRN allocation	\$1,190,952.97	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$81,679.83	
	5 Minus amounts required..ED..guarantee agencies	\$186,686.39	
	6 Minus defaulted during the month	\$1,641.14	
	7 Minus auction note and trustee fees	\$6,216.88	
	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	\$221,391,562.14	
	2 Fund Balances	\$11,025,045.20	
	3 Senior Notes Interest	\$294,625.25	
	4 Senior Notes Outstanding	\$196,928,000.00	
	Senior Asset Percentage		117.87%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$221,391,562.14	
	2 Fund Balances	\$11,025,045.20	
	3 All Notes Interest	\$448,026.76	
	4 All Notes Outstanding	\$262,878,000.00	
	Subordinate Asset Percentage		88.24%

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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	454	\$2,197,650.60	1.02%
	2 UnSubsidized Stafford	457	\$3,304,389.09	1.54%
	3 Consolidation	15,468	\$209,623,290.12	97.44%
	4 Total By Loan Type Distribution	16,379	\$215,125,329.81	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	126	\$2,104,365.78	0.98%
	4 Forbearance	132	\$3,362,624.35	1.56%
	5 Repayment	16,105	\$209,380,635.15	97.33%
	6 Claims	14	\$260,530.48	0.12%
	7 Total By Borrower Status Distribution	16,379	\$215,125,329.81	100.00%
C.	School Type Distribution:			
	1 Graduate	16,312	\$214,942,181.32	99.91%
	2 Undergraduate	67	\$183,148.49	0.09%
	3 Total By School Type Distribution	16,379	\$215,125,329.81	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	0.30%	1	\$17,415.47	0.49%	46	\$762,389.66	0.36%
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	0.30%	1	\$17,415.47	0.49%	46	\$762,389.66	0.36%
D.	REPAYMENT:									
	Active									
	Current	359	\$1,750,390.95	75.57%	356	\$2,707,200.82	76.92%	14,452	\$191,812,052.56	89.88%
	1-29 Days Delinquent	31	\$162,056.82	7.00%	38	\$230,503.66	6.55%	520	\$9,151,463.71	4.29%
	30-59 Days Delinquent	11	\$56,351.03	2.43%	9	\$46,992.05	1.34%	98	\$2,033,597.51	0.95%
	60-89 Days Delinquent	11	\$79,050.15	3.41%	11	\$125,586.15	3.57%	81	\$2,429,203.17	1.14%
	90-119 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	30	\$544,802.43	0.26%
	≥ 120 Days Delinquent	6	\$36,322.63	1.57%	8	\$42,386.90	1.20%	84	\$1,838,369.42	0.86%
E.	Deferment: Current	19	\$113,169.50	4.89%	17	\$177,820.96	5.05%	44	\$1,153,061.64	0.54%
F.	Forbearance: Current	13	\$94,084.01	4.06%	14	\$147,479.80	4.19%	105	\$3,451,127.51	1.62%
G.	Claims	3	\$17,804.95	0.77%	3	\$24,005.09	0.68%	8	\$227,468.34	0.11%
H.	TOTAL REPAYMENT	453	\$2,309,230.04	99.70%	456	\$3,501,975.43	99.51%	15,422	\$212,641,146.29	99.64%
I.										
	TOTAL PORTFOLIO	454	\$2,316,131.04	100.00%	457	\$3,519,390.90	100.00%	15,468	\$213,403,535.95	100.00%
J.										
	GRAND TOTAL				\$219,239,057.89					

ACCESS GROUP, INC.

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

Report Date: July 25, 2025

Collection Period: 06/01/25 to 06/30/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/25 to 06/30/25 07/25/25
A.	1 ABS Notes Outstanding	\$262,878,000
B.	1 Total Principal Balance	\$215,125,330
	2 Total Fund Accounts Balance	\$10,986,887
	3 Total Principal and Accrued Interest Balance	\$221,391,562
	4 Number of Loans	16,379
	5 Number of Borrowers	8,623
C.	1 Borrower Payments- Principal	\$2,582,450
	2 Borrower Payments- Interest	\$484,062
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$81,680
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	127
F.	1 Senior Notes Outstanding	\$196,928,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,512,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.46%
	6 Senior Asset Percentage	117.87%
	7 Subordinate Asset Percentage	88.24%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
June 30, 2025

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

Collection Period		August-24	September-24	October-24	November-24	December-24	January-25	February-25	March-25	April-25	May-25	June-25
Reporting Date		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	6/25/2025	7/25/2025
A.	1 Asset Backed Securities	\$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	\$266,390,000	\$262,878,000
B.	1 Total Principal Balance	\$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	\$217,812,879	\$215,125,330
	2 Total Fund Accounts Balance	\$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	\$12,646,003	\$10,986,887
	3 Total Principal and Accrued Interest Balance	\$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	\$223,355,758	\$221,391,562
	4 Number of Loans	17,811	17,698	17,551	17,396	17,225	17,071	16,932	16,796	16,655	16,513	16,379
	5 Number of Borrowers	9,312	9,262	9,191	9,118	9,035	8,960	8,893	8,825	8,760	8,690	8,623
C.	1 Borrower Payments- Principal	\$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	\$2,497,072	\$2,582,450
	2 Borrower Payments- Interest	\$522,616	\$503,884	\$506,453	\$502,922	\$497,950	\$504,057	\$495,675	\$459,695	\$499,628	\$478,631	\$484,062
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$91,708	\$90,659	\$89,816	\$88,906	\$87,809	\$86,693	\$85,605	\$84,616	\$83,622	\$82,689	\$81,680
	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%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	133	132	132	131	131	130	129	129	128	128	127
F.	1 Senior Notes Outstanding	\$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	\$200,440,000	\$196,928,000
	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	\$5,400,000	\$5,826,000	\$0	\$0	\$5,937,000	\$850,000	\$2,450,000	\$3,099,000	\$3,100,000	\$1,700,000	\$3,512,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.55%	5.45%	5.04%	4.85%	4.78%	4.56%	4.31%	4.56%	4.46%	4.53%	4.46%
	6 Senior Asset Percentage	115.97%	116.42%	116.37%	116.28%	116.68%	116.68%	116.88%	117.11%	117.41%	117.56%	117.87%
	7 Subordinate Asset Percentage	89.49%	89.28%	89.23%	89.19%	88.90%	88.84%	88.75%	88.59%	88.48%	88.40%	88.24%