

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: August 25, 2025
Collection Period: 07/01/25 to 07/31/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A.	Student Loan Portfolio and Fund Balance							June 30, 2025	Change	July 31, 2025		
	1 Principal Balance							\$215,125,329.81	(\$2,305,082.59)	\$212,820,247.22		
	2 Accrued Interest							\$4,113,728.08	\$18,984.05	\$4,132,712.13		
	3 Accrued ISP							\$13,468.50	\$4,138.82	\$17,607.32		
	4 Accrued SAP							\$2,139,035.75	\$696,088.78	\$2,835,124.53		
	5 Total Principal And Accrued Interest Balance							\$221,391,562.14	(\$1,585,870.94)	\$219,805,691.20		
	6 Fund Accounts Balance							\$10,986,886.79	(\$2,058,877.74)	\$8,928,009.05		
	7 Total Student Loans And Fund Balance							\$232,378,448.93	(\$3,644,748.68)	\$228,733,700.25		
B.	1 Weighted Average Coupon (WAC) [not including SAP]							2.86%	-0.03%	2.84%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]							127	(1)	127		
	3 Number of Loans							16,379	(135)	16,244		
	4 Number of Borrowers							8,623	(67)	8,556		
C.	Notes and Certificates							Spread	7/31/2025	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	June 30, 2025	Change	July 31, 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	4.53000%	\$53,400,000.00	\$0.00	\$53,400,000.00	20.60%
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	Auction	N/A	N/A	4.53000%	\$39,050,000.00	\$0.00	\$39,050,000.00	15.07%
	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	9.16%
	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	4.53000%	\$6,300,000.00	(\$3,700,000.00)	\$2,600,000.00	1.00%
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	Auction	N/A	N/A	4.53000%	\$40,850,000.00	\$0.00	\$40,850,000.00	15.76%
	11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	Auction	N/A	N/A	4.53000%	\$40,800,000.00	\$0.00	\$40,800,000.00	15.74%
	12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	Auction	N/A	N/A	4.53000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.60%
	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%	\$16,528,000.00	\$0.00	\$16,528,000.00	6.38%
	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	4.53000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.68%
20	Total Notes and Certificates						4.54164%	\$262,878,000.00	(\$3,700,000.00)	\$259,178,000.00	100.00%	
D.	Fund Balances							June 30, 2025	Change	July 31, 2025		
	1 Acquisition Fund							\$0.00	\$0.00	\$0.00		
	2 Administration Fund							\$50,777.71	(\$528.27)	\$50,249.44		
	3 Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
	4 Collection Fund							\$3,489,173.90	\$527,593.93	\$4,016,767.83		
	5 Debt Service Fund - Interest Account							\$842,372.70	\$783,629.68	\$1,626,002.38		
	6 Debt Service Fund - Principal Account							\$3,742,481.48	(\$3,369,573.08)	\$372,908.40		
	7 Total Fund Accounts Balance							\$10,986,886.79	(\$2,058,877.74)	\$8,928,009.05		

ACCESS GROUP, INC.

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

Report Date: August 25, 2025
Collection Period: 07/01/25 to 07/31/25

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		7/31/2025	7/31/2025	7/31/2025
1	Borrower Payments - Total	(\$2,261,842.62)	(\$2,216,745.39)	(\$45,097.23)
2	Claim Payments	(\$83,767.60)	(\$83,767.60)	\$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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$2,345,610.22)	(\$2,300,512.99)	(\$45,097.23)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$42,774.78	\$37,119.99	\$5,654.79
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	(\$2,247.15)	(\$2,247.13)	(\$0.02)
4	Total Adjustments	(\$2,247.15)	(\$2,247.13)	(\$0.02)
5	Total Non-Cash Principal Activity	\$40,527.63	\$34,872.86	\$5,654.77
C.	Total Student Loan Principal Activity	(\$2,305,082.59)	(\$2,265,640.13)	(\$39,442.46)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$454,361.93)	(\$436,232.45)	(\$18,129.48)
2	Claim Payments	(\$2,477.09)	(\$2,477.09)	\$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	(\$9.33)	(\$9.33)	\$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	(\$456,848.35)	(\$438,718.87)	(\$18,129.48)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$511,539.42	\$482,268.13	\$29,271.29
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$4,138.82	\$3,212.50	\$926.32
3	Special Allowance Payments - Accrued	\$696,088.78	\$693,991.58	\$2,097.20
4	Capitalized Interest	(\$42,774.78)	(\$37,119.99)	(\$5,654.79)
5a	Small Balance and Other Adjustments	\$516.83	(\$442.10)	\$958.93
5b	Adjustments - Write-offs	\$0.08	\$0.08	\$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	\$516.91	(\$442.02)	\$958.93
6	Fee Accruals	\$6,550.85	\$6,183.88	\$366.97
7	Total Non-Cash Interest Activity	\$1,176,060.00	\$1,148,094.08	\$27,965.92
F.	Total Student Loan Interest Activity	\$719,211.65	\$709,375.21	\$9,836.44

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Monthly Servicing Report

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Collection Period: 07/01/25 to 07/31/25

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

A.	Collection Fund	July 31, 2025		
	1 Beginning Balance	\$2,313,023.05		
	2 Transfers to Other Funds	(\$2,313,023.05)		
	3 Amount received in the collection account related to the collection period	\$3,833,205.89		
	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	\$83,767.60		
	8 Guarantee Payments of Interest	\$2,477.09		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$38,158.41		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$3,957,608.99		
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$80,672.00	\$80,672.00	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$213,351.19	\$213,351.19	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$670,291.97	\$670,291.97	\$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	\$305,428.14	\$305,428.14	\$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	\$2,302,835.44	\$2,302,835.44	\$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	\$26,363.58	\$26,363.58	\$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	\$3,957,608.99	\$3,957,608.99	\$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)	\$3,957,608.99	\$3,957,608.99	\$0.00	
B.	Administration Funds	\$294,023.19	\$3,663,585.80	\$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	\$3,663,585.80	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,663,585.80	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$182,692.08	\$3,480,893.72	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$133,597.86	\$3,347,295.86	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,347,295.86	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,347,295.86	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,347,295.86	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$6,158.16	\$3,341,137.70	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$139,756.02	\$3,201,381.68	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$139,584.96	\$3,061,796.72	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,061,796.72	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$68,502.89	\$2,993,293.83	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,993,293.83	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,993,293.83	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,993,293.83	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,993,293.83	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$670,291.97			
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	\$2,993,293.83	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,993,293.83	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,993,293.83	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,993,293.83	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,993,293.83	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,993,293.83	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,993,293.83	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,993,293.83	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,993,293.83	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,993,293.83	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,993,293.83	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,993,293.83	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,993,293.83	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,993,293.83	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,993,293.83	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,993,293.83	\$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	\$161,053.50	\$2,832,240.33	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$67,397.64	\$2,764,842.69	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$76,977.00	\$2,687,865.69	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$305,428.14			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,687,865.69	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$358,666.67	\$2,329,199.02	\$0.00	
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,302,835.44	\$26,363.58	\$0.00	
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$26,363.58	\$0.00	
J.	Allocate to Principal Account, after prior allocations	\$26,363.58	(\$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	\$242,650,000.00	
	2 Interest net of FRN allocation	\$1,181,207.38	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$80,672.00	
	5 Minus amounts required..ED..guarantee agencies	\$184,709.46	
	6 Minus defaulted during the month	\$2,625.03	
	7 Minus auction note and trustee fees	\$28,812.59	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.38%	
	Net Loan Rate	4.38%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$219,805,691.20	
	2 Fund Balances	\$8,956,766.19	
	3 Senior Notes Interest	\$421,158.09	
	4 Senior Notes Outstanding	\$193,228,000.00	
	Senior Asset Percentage	118.17%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$219,805,691.20	
	2 Fund Balances	\$8,956,766.19	
	3 All Notes Interest	\$521,400.70	
	4 All Notes Outstanding	\$259,178,000.00	
	Subordinate Asset Percentage	88.06%	

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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	452	\$2,185,554.90	1.03%
	2 UnSubsidized Stafford	451	\$3,277,042.33	1.54%
	3 Consolidation	15,341	\$207,357,649.99	97.43%
	4 Total By Loan Type Distribution	16,244	\$212,820,247.22	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	128	\$2,047,089.25	0.96%
	4 Forbearance	154	\$3,668,271.83	1.72%
	5 Repayment	15,940	\$206,786,374.64	97.16%
	6 Claims	20	\$301,337.45	0.14%
	7 Total By Borrower Status Distribution	16,244	\$212,820,247.22	100.00%
C.	School Type Distribution:			
	1 Graduate	16,177	\$212,638,071.99	99.91%
	2 Undergraduate	67	\$182,175.23	0.09%
	3 Total By School Type Distribution	16,244	\$212,820,247.22	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	\$17,468.31	0.50%	44	\$702,732.27	0.33%
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	\$17,468.31	0.50%	44	\$702,732.27	0.33%
D.	REPAYMENT:									
	Active									
	Current	354	\$1,689,841.42	73.26%	348	\$2,581,360.21	73.83%	14,352	\$190,160,170.27	90.06%
	1-29 Days Delinquent	29	\$141,738.87	6.14%	30	\$260,602.47	7.45%	482	\$8,750,702.16	4.14%
	30-59 Days Delinquent	15	\$97,924.53	4.25%	14	\$82,750.00	2.37%	112	\$2,288,946.03	1.08%
	60-89 Days Delinquent	4	\$18,593.44	0.81%	2	\$13,684.67	0.39%	43	\$1,210,862.12	0.57%
	90-119 Days Delinquent	5	\$51,838.48	2.25%	5	\$76,575.87	2.19%	47	\$1,184,502.40	0.56%
	≥ 120 Days Delinquent	4	\$25,245.98	1.09%	7	\$37,949.68	1.09%	87	\$1,804,777.32	0.85%
E.	Deferment: Current	20	\$120,225.85	5.21%	18	\$188,327.87	5.39%	46	\$1,146,917.25	0.54%
F.	Forbearance: Current	16	\$127,780.07	5.54%	22	\$208,742.36	5.97%	116	\$3,642,498.42	1.73%
G.	Claims	4	\$26,508.25	1.15%	4	\$28,832.56	0.82%	12	\$257,959.22	0.12%
H.	TOTAL REPAYMENT	451	\$2,299,696.89	99.70%	450	\$3,478,825.69	99.50%	15,297	\$210,447,335.19	99.67%
I.										
	TOTAL PORTFOLIO	452	\$2,306,597.89	100.00%	451	\$3,496,294.00	100.00%	15,341	\$211,150,067.46	100.00%
J.										
	GRAND TOTAL				\$216,952,959.35					

ACCESS GROUP, INC.

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

Report Date: August 25, 2025

Collection Period: 07/01/25 to 07/31/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/25 to 07/31/25 08/25/25
A.	1 ABS Notes Outstanding	\$259,178,000
B.	1 Total Principal Balance	\$212,820,247
	2 Total Fund Accounts Balance	\$8,928,009
	3 Total Principal and Accrued Interest Balance	\$219,805,691
	4 Number of Loans	16,244
	5 Number of Borrowers	8,556
C.	1 Borrower Payments- Principal	\$2,261,843
	2 Borrower Payments- Interest	\$454,362
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$80,672
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.84%
	2 Weighted Average Remaining Maturity (WARM)	127
F.	1 Senior Notes Outstanding	\$193,228,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,700,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.38%
	6 Senior Asset Percentage	118.17%
	7 Subordinate Asset Percentage	88.06%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
July 31, 2025

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

	Collection Period Reporting Date	September-24	October-24	November-24	December-24	January-25	February-25	March-25	April-25	May-25	June-25	July-25
		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	8/25/2025
A.	1 Asset Backed Securities	\$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	\$259,178,000
B.	1 Total Principal Balance	\$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	\$212,820,247
	2 Total Fund Accounts Balance	\$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	\$8,928,009
	3 Total Principal and Accrued Interest Balance	\$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	\$219,805,691
	4 Number of Loans	17,698	17,551	17,396	17,225	17,071	16,932	16,796	16,655	16,513	16,379	16,244
	5 Number of Borrowers	9,262	9,191	9,118	9,035	8,960	8,893	8,825	8,760	8,690	8,623	8,556
C.	1 Borrower Payments- Principal	\$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	\$2,261,843
	2 Borrower Payments- Interest	\$503,884	\$506,453	\$502,922	\$497,950	\$504,057	\$495,675	\$459,695	\$499,628	\$478,631	\$484,062	\$454,362
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$90,659	\$89,816	\$88,906	\$87,809	\$86,693	\$85,605	\$84,616	\$83,622	\$82,689	\$81,680	\$80,672
	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%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.84%
	2 Weighted Average Remaining Maturity (WARM)	132	132	131	131	130	129	129	128	128	127	127
F.	1 Senior Notes Outstanding	\$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	\$193,228,000
	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	\$5,826,000	\$0	\$0	\$5,937,000	\$850,000	\$2,450,000	\$3,099,000	\$3,100,000	\$1,700,000	\$3,512,000	\$3,700,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.45%	5.04%	4.85%	4.78%	4.56%	4.31%	4.56%	4.46%	4.53%	4.46%	4.38%
	6 Senior Asset Percentage	116.42%	116.37%	116.28%	116.68%	116.68%	116.88%	117.11%	117.41%	117.56%	117.87%	118.17%
	7 Subordinate Asset Percentage	89.28%	89.23%	89.19%	88.90%	88.84%	88.75%	88.59%	88.48%	88.40%	88.24%	88.06%