

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 25, 2025  
Collection Period: 08/01/25 to 08/31/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary														
A.	Student Loan Portfolio and Fund Balance							July 31, 2025	Change	August 31, 2025				
	1 Principal Balance							\$212,820,247.22	(\$2,477,944.25)	\$210,342,302.97				
	2 Accrued Interest							\$4,132,712.13	(\$66,843.72)	\$4,065,868.41				
	3 Accrued ISP							\$17,607.32	(\$9,647.84)	\$7,959.48				
	4 Accrued SAP							\$2,835,124.53	(\$1,444,971.12)	\$1,390,153.41				
	5 Total Principal And Accrued Interest Balance							\$219,805,691.20	(\$3,999,406.93)	\$215,806,284.27				
	6 Fund Accounts Balance							\$8,928,009.05	\$1,481,594.55	\$10,409,603.60				
	7 Total Student Loans And Fund Balance							\$228,733,700.25	(\$2,517,812.38)	\$226,215,887.87				
	1 Weighted Average Coupon (WAC) [not including SAP]							2.84%	0.00%	2.84%				
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]							127	(1)	126				
3 Number of Loans							16,244	(137)	16,107					
4 Number of Borrowers							8,556	(61)	8,495					
C.	Notes and Certificates							Spread	8/31/2025	Balance	Balance	% of		
					CUSIP	Index	Adjustment	Margin	Int. Rate	July 31, 2025	Change	August 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	4.46000%	\$53,400,000.00	\$0.00	\$53,400,000.00	20.81%
	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	15.22%
	5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1				B ARC	00432CAP6	Auction	N/A	N/A	4.38000%	\$23,750,000.00	\$0.00	\$23,750,000.00	9.26%
	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	0.00000%	\$2,600,000.00	(\$2,600,000.00)	\$0.00	0.00%
	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	15.92%
	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	15.90%
	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	7.68%
	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	6.44%
	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	8.77%
20 Total Notes and Certificates								4.47534%	\$259,178,000.00	(\$2,600,000.00)	\$256,578,000.00	100.00%		
D.	Fund Balances							July 31, 2025	Change	August 31, 2025				
	1 Acquisition Fund							\$0.00	\$0.00	\$0.00				
	2 Administration Fund							\$50,249.44	\$402.67	\$50,652.11				
	3 Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00				
	4 Collection Fund							\$4,016,767.83	\$1,264,727.00	\$5,281,494.83				
	5 Debt Service Fund - Interest Account							\$1,626,002.38	(\$671,400.81)	\$954,601.57				
	6 Debt Service Fund - Principal Account							\$372,908.40	\$887,865.69	\$1,260,774.09				
	7 Total Fund Accounts Balance							\$8,928,009.05	\$1,481,594.55	\$10,409,603.60				

# ACCESS GROUP, INC.

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

Report Date: September 25, 2025  
Collection Period: 08/01/25 to 08/31/25

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		8/31/2025	8/31/2025	8/31/2025
1	Borrower Payments - Total	(\$2,529,609.37)	(\$2,503,960.74)	(\$25,648.63)
2	Claim Payments	(\$84,156.45)	(\$44,123.18)	(\$40,033.27)
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	\$44,146.45	\$44,146.45	\$0.00
5	New Acquisitions - Total	\$44,146.45	\$44,146.45	\$0.00
6	Total Cash Principal Activity	(\$2,569,619.37)	(\$2,503,937.47)	(\$65,681.90)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$93,538.56	\$92,660.59	\$877.97
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	(\$1,863.44)	(\$1,061.95)	(\$801.49)
4	Total Adjustments	(\$1,863.44)	(\$1,061.95)	(\$801.49)
5	Total Non-Cash Principal Activity	\$91,675.12	\$91,598.64	\$76.48
C.	Total Student Loan Principal Activity	(\$2,477,944.25)	(\$2,412,338.83)	(\$65,605.42)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$482,292.82)	(\$467,322.81)	(\$14,970.01)
2	Claim Payments	(\$3,308.51)	(\$2,280.50)	(\$1,028.01)
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	(\$11.46)	(\$4.18)	(\$7.28)
6	Subsidized Gov't Interest Payments (ISP)	(\$13,126.96)	(\$10,011.99)	(\$3,114.97)
7	Special Allowance Payments (SAP)	(\$2,125,219.73)	(\$2,124,505.07)	(\$714.66)
8	Total Cash Interest Activity	(\$2,623,959.48)	(\$2,604,124.55)	(\$19,834.93)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$506,228.42	\$477,414.16	\$28,814.26
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$3,820.66	\$2,944.74	\$875.92
3	Special Allowance Payments - Accrued	\$694,064.63	\$691,899.98	\$2,164.65
4	Capitalized Interest	(\$93,538.56)	(\$92,660.59)	(\$877.97)
5a	Small Balance and Other Adjustments	(\$521.14)	(\$246.60)	(\$274.54)
5b	Adjustments - Write-offs	(\$0.17)	(\$0.17)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$341.54)	(\$222.30)	(\$119.24)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$13,816.02)	(\$14,181.53)	\$365.51
5	Total Adjustments	(\$14,678.87)	(\$14,650.60)	(\$28.27)
6	Fee Accruals	\$6,600.52	\$6,261.05	\$339.47
7	Total Non-Cash Interest Activity	\$1,102,496.80	\$1,071,208.74	\$31,288.06
F.	Total Student Loan Interest Activity	(\$1,521,462.68)	(\$1,532,915.81)	\$11,453.13

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 25, 2025

Collection Period: 08/01/25 to 08/31/25

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

A.	Collection Fund	August 31, 2025		
	1 Beginning Balance	\$3,957,608.99		
	2 Transfers to Other Funds	(\$3,957,608.99)		
	3 Amount received in the collection account related to the collection period	\$1,994,624.16		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$13,126.96		
	6 Federal Special Allowance Payments	\$2,125,219.73		
	7 Guarantee Payments of Principal	\$84,156.45		
	8 Guarantee Payments of Interest	\$3,308.51		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$44,146.45)		
	11 Interest and Other Earnings	\$28,757.14		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,205,046.50		
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$79,807.59	\$79,807.59	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$188,147.61	\$188,147.61	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$651,798.89	\$651,798.89	\$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	\$221,592.00	\$221,592.00	\$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	\$358,666.66	\$358,666.66	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,520,227.26	\$2,520,227.26	\$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	\$184,806.49	\$184,806.49	\$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	\$4,205,046.50	\$4,205,046.50	\$0.00

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Report Date: September 25, 2025  
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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)	\$4,205,046.50	\$4,205,046.50	\$0.00	
B.	Administration Funds	\$267,955.20	\$3,937,091.30	\$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	\$3,937,091.30	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,937,091.30	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$179,424.00	\$3,757,667.30	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$131,208.00	\$3,626,459.30	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,626,459.30	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,626,459.30	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,626,459.30	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,626,459.30	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$135,576.00	\$3,490,883.30	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$137,088.00	\$3,353,795.30	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,353,795.30	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$68,502.89	\$3,285,292.41	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,285,292.41	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,285,292.41	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,285,292.41	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,285,292.41	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$651,798.89			
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	\$3,285,292.41	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,285,292.41	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,285,292.41	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,285,292.41	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,285,292.41	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,285,292.41	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,285,292.41	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,285,292.41	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,285,292.41	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,285,292.41	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,285,292.41	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,285,292.41	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,285,292.41	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,285,292.41	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,285,292.41	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,285,292.41	\$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	\$79,800.00	\$3,205,492.41	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$66,192.00	\$3,139,300.41	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$75,600.00	\$3,063,700.41	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$221,592.00			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$3,063,700.41	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$358,666.66	\$2,705,033.75	\$0.00	
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,520,227.26	\$184,806.49	\$0.00	
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$184,806.49	\$0.00	
J.	Allocate to Principal Account, after prior allocations	\$184,806.49	(\$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.	<b>Net Loan Rate</b>		
	1 ARC outstanding aggregate principal	\$240,050,000.00	
	2 Interest net of FRN allocation	\$1,178,467.70	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$79,807.59	
	5 Minus amounts required..ED..guarantee agencies	\$182,530.31	
	6 Minus defaulted during the month	\$4,659.74	
	7 Minus auction note and trustee fees	\$6,234.23	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.53%	
	<b>Net Loan Rate</b>	<b>4.53%</b>	
B.	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$215,806,284.27	
	2 Fund Balances	\$10,444,167.22	
	3 Senior Notes Interest	\$540,710.81	
	4 Senior Notes Outstanding	\$190,628,000.00	
	<b>Senior Asset Percentage</b>	<b>118.40%</b>	
C.	<b>Subordinate Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$215,806,284.27	
	2 Fund Balances	\$10,444,167.22	
	3 All Notes Interest	\$677,891.53	
	4 All Notes Outstanding	\$256,578,000.00	
	<b>Subordinate Asset Percentage</b>	<b>87.92%</b>	

ACCESS GROUP, INC.

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

Monthly Servicing Report

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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	443	\$2,157,764.37	1.03%
	2 UnSubsidized Stafford	443	\$3,239,227.44	1.54%
	3 Consolidation	15,221	\$204,945,311.16	97.43%
	4 Total By Loan Type Distribution	16,107	\$210,342,302.97	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	113	\$1,849,041.35	0.88%
	4 Forbearance	120	\$2,647,242.15	1.26%
	5 Repayment	15,846	\$205,386,018.45	97.64%
	6 Claims	26	\$442,826.97	0.21%
	7 Total By Borrower Status Distribution	16,107	\$210,342,302.97	100.00%
C.	School Type Distribution:			
	1 Graduate	16,042	\$210,161,243.62	99.91%
	2 Undergraduate	65	\$181,059.35	0.09%
	3 Total By School Type Distribution	16,107	\$210,342,302.97	100.00%

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

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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	\$17,521.15	0.51%	44	\$710,595.73	0.34%
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	\$17,521.15	0.51%	44	\$710,595.73	0.34%
D.	REPAYMENT:									
	Active									
	Current	358	\$1,762,000.34	77.17%	357	\$2,739,092.03	79.03%	14,201	\$186,796,265.01	89.52%
	1-29 Days Delinquent	30	\$132,422.98	5.80%	29	\$169,226.05	4.88%	508	\$9,586,359.80	4.59%
	30-59 Days Delinquent	9	\$46,375.32	2.03%	10	\$63,287.99	1.83%	129	\$2,922,305.24	1.40%
	60-89 Days Delinquent	4	\$30,149.27	1.32%	3	\$20,091.77	0.58%	60	\$1,689,613.70	0.81%
	90-119 Days Delinquent	1	\$8,400.42	0.37%	1	\$13,621.03	0.39%	22	\$300,555.26	0.14%
	≥ 120 Days Delinquent	8	\$68,852.90	3.02%	11	\$101,421.91	2.93%	105	\$2,668,395.20	1.28%
E.	Deferment: Current	16	\$97,539.91	4.27%	15	\$161,303.44	4.65%	38	\$984,265.79	0.47%
F.	Forbearance: Current	14	\$113,329.39	4.96%	14	\$162,001.30	4.67%	92	\$2,577,827.86	1.24%
G.	Claims	2	\$17,324.17	0.76%	2	\$18,421.54	0.53%	22	\$422,703.88	0.20%
H.	TOTAL REPAYMENT	442	\$2,276,394.70	99.70%	442	\$3,448,467.06	99.49%	15,177	\$207,948,291.74	99.66%
I.										
	TOTAL PORTFOLIO	443	\$2,283,295.70	100.00%	443	\$3,465,988.21	100.00%	15,221	\$208,658,887.47	100.00%
J.										
	GRAND TOTAL				\$214,408,171.38					

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 25, 2025

Collection Period: 08/01/25 to 08/31/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	08/01/25 to 08/31/25 09/25/25
<b>A.</b>	1 ABS Notes Outstanding	\$256,578,000
<b>B.</b>	1 Total Principal Balance	\$210,342,303
	2 Total Fund Accounts Balance	\$10,409,604
	3 Total Principal and Accrued Interest Balance	\$215,806,284
	4 Number of Loans	16,107
	5 Number of Borrowers	8,495
<b>C.</b>	1 Borrower Payments- Principal	\$2,529,609
	2 Borrower Payments- Interest	\$482,293
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$79,808
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.84%
	2 Weighted Average Remaining Maturity (WARM)	126
<b>F.</b>	1 Senior Notes Outstanding	\$190,628,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$2,600,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.53%
	6 Senior Asset Percentage	118.40%
	7 Subordinate Asset Percentage	87.92%



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

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

Collection Period		October-24	November-24	December-24	January-25	February-25	March-25	April-25	May-25	June-25	July-25	August-25
Reporting Date		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	9/25/2025
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$283,526,000</b>	<b>\$283,526,000</b>	<b>\$277,589,000</b>	<b>\$276,739,000</b>	<b>\$274,289,000</b>	<b>\$271,190,000</b>	<b>\$268,090,000</b>	<b>\$266,390,000</b>	<b>\$262,878,000</b>	<b>\$259,178,000</b>	<b>\$256,578,000</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$210,342,303
	2 Total Fund Accounts Balance	\$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	\$10,409,604
	3 Total Principal and Accrued Interest Balance	\$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	\$215,806,284
	4 Number of Loans	17,551	17,396	17,225	17,071	16,932	16,796	16,655	16,513	16,379	16,244	16,107
	5 Number of Borrowers	9,191	9,118	9,035	8,960	8,893	8,825	8,760	8,690	8,623	8,556	8,495
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$2,529,609
	2 Borrower Payments- Interest	\$506,453	\$502,922	\$497,950	\$504,057	\$495,675	\$459,695	\$499,628	\$478,631	\$484,062	\$454,362	\$482,293
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$89,816	\$88,906	\$87,809	\$86,693	\$85,605	\$84,616	\$83,622	\$82,689	\$81,680	\$80,672	\$79,808
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.85%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.84%	2.84%
	2 Weighted Average Remaining Maturity (WARM)	132	131	131	130	129	129	128	128	127	127	126
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$190,628,000
	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	\$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	\$2,600,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.04%	4.85%	4.78%	4.56%	4.31%	4.56%	4.46%	4.53%	4.46%	4.38%	4.53%
	6 Senior Asset Percentage	116.37%	116.28%	116.68%	116.68%	116.88%	117.11%	117.41%	117.56%	117.87%	118.17%	118.40%
	7 Subordinate Asset Percentage	89.23%	89.19%	88.90%	88.84%	88.75%	88.59%	88.48%	88.40%	88.24%	88.06%	87.92%