ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 27, 2025
Collection Period: 09/01/25 to 09/30/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

		August 31, 2025	Change	September 30, 2025
1	Principal Balance	$210,342,302.97	($2,458,768.53)	$207,883,534.44
2	Accrued Interest	$4,065,868.41	$19,096.75	$4,084,965.16
3	Accrued ISP	$7,959.48	$3,901.92	$11,861.40
4	Accrued SAP	$1,390,153.41	$691,968.30	$2,082,121.71
5	Total Principal And Accrued Interest Balance	$215,806,284.27	($1,743,801.56)	$214,062,482.71
6	Fund Accounts Balance	$10,409,603.60	$92,313.11	$10,501,916.71
7	**Total Student Loans And Fund Balance**	**$226,215,887.87**	**($1,651,488.45)**	**$224,564,399.42**

B.

			August 31, 2025	Change	September 30, 2025
1	Weighted Average Coupon **(WAC)**	**[not including SAP]**	2.84%	0.00%	2.84%
2	Weighted Average Remaining Maturity **(WARM)**	**[includes in-school period]**	126	(1)	125
3	Number of Loans		16,107	(130)	15,977
4	Number of Borrowers		8,495	(54)	8,441

C. Notes and Certificates

	Notes and Certificates			CUSIP	Index	Spread Adjustment	Margin	9/30/2025 Int. Rate	Balance August 31, 2025	Change	Balance September 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	4.38000%	$53,400,000.00	$0.00	$53,400,000.00	20.94%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	4.38000%	$39,050,000.00	$0.00	$39,050,000.00	15.31%
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	9.31%
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%	$0.00	$0.00	$0.00	0.00%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	4.38000%	$40,850,000.00	($500,000.00)	$40,350,000.00	15.82%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	4.38000%	$40,800,000.00	$0.00	$40,800,000.00	16.00%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	4.38000%	$19,700,000.00	$0.00	$19,700,000.00	7.73%
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%	4.84078%	$16,528,000.00	($1,076,000.00)	$15,452,000.00	6.06%
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	4.38000%	$22,500,000.00	$0.00	$22,500,000.00	8.82%
20	**Total Notes and Certificates**							**4.40792%**	**$256,578,000.00**	**($1,576,000.00)**	**$255,002,000.00**	**100.00%**

D. Fund Balances

		August 31, 2025	Change	September 30, 2025
1	Acquisition Fund	$0.00	$0.00	$0.00
2	Administration Fund	$50,652.11	($9.73)	$50,642.38
3	Capitalized Interest Fund	$2,862,081.00	$0.00	$2,862,081.00
4	Collection Fund	$5,281,494.83	($1,245,664.00)	$4,035,830.83
5	Debt Service Fund - Interest Account	$954,601.57	($149,713.57)	$804,888.00
6	Debt Service Fund - Principal Account	$1,260,774.09	$1,487,700.41	$2,748,474.50
7	**Total Fund Accounts Balance**	**$10,409,603.60**	**$92,313.11**	**$10,501,916.71**

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals

			Totals	CONSOLIDATION	STAFFORD
A.	**Student Loan Cash Principal Activity**		**9/30/2025**	**9/30/2025**	**9/30/2025**
	1	Borrower Payments - Total	($2,325,907.49)	($2,267,793.55)	($58,113.94)
	2	Claim Payments	($161,485.78)	($149,606.12)	($11,879.66)
	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	$35,662.09	$35,662.09	$0.00
	5	New Acquisitions - Total	$35,662.09	$35,662.09	$0.00
	6	**Total Cash Principal Activity**	**($2,451,731.18)**	**($2,381,737.58)**	**($69,993.60)**
B.	**Student Loan Non-Cash Principal Activity**				
	1	Capitalized Interest	($3,826.53)	($4,194.20)	$367.67
	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	($3,210.82)	($2,899.57)	($311.25)
	4	Total Adjustments	($3,210.82)	($2,899.57)	($311.25)
	5	**Total Non-Cash Principal Activity**	**($7,037.35)**	**($7,093.77)**	**$56.42**
C.	**Total Student Loan Principal Activity**		**($2,458,768.53)**	**($2,388,831.35)**	**($69,937.18)**
D.	**Student Loan Cash Interest Activity**				
	1	Borrower Payments - Total	($466,771.53)	($450,626.13)	($16,145.40)
	2	Claim Payments	($6,303.10)	($5,257.79)	($1,045.31)
	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	($13.07)	($13.07)	$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**	**($473,087.70)**	**($455,896.99)**	**($17,190.71)**
E.	**Student Loan Non-Cash Interest Activity**				
	1	Borrower Accruals	$483,662.64	$456,000.21	$27,662.42
	2	Subsidized Gov't Interest - Accrued Interest (ISP)	$3,901.92	$3,063.71	$838.21
	3	Special Allowance Payments - Accrued	$691,968.30	$689,736.96	$2,231.34
	4	Capitalized Interest	$3,826.53	$4,194.20	($367.67)
	5a	Small Balance and Other Adjustments	($1,368.28)	($1,194.65)	($173.63)
	5b	Adjustments - Write-offs	($0.58)	$0.04	($0.62)
	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	($1,368.86)	($1,194.61)	($174.25)
	6	Fee Accruals	$6,064.14	$5,723.69	$340.45
	7	**Total Non-Cash Interest Activity**	**$1,188,054.67**	**$1,157,524.16**	**$30,530.50**
F.	**Total Student Loan Interest Activity**		**$714,966.97**	**$701,627.17**	**$13,339.79**

ACCESS GROUP, INC.

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Monthly Servicing Report

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Collection Period: 09/01/25 to 09/30/25

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

A.	Collection Fund	September 30, 2025
1	Beginning Balance	$4,205,046.50
2	Transfers to Other Funds	($4,205,046.50)
3	Amount received in the collection account related to the collection period	$3,763,442.22
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	$161,485.78
8	Guarantee Payments of Interest	$6,303.10
9	Misc. Payments Received/Due	$0.00
10	Sale Proceeds/Repurchases	($35,662.09)
11	Interest and Other Earnings	$34,563.62
12	Counterparty Swap Payments	$0.00
13	Transfers from Other Funds	$0.00
14	**Ending Balance**	**$3,930,132.63**

B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer/Used from Other Funds
1a	Administrative Allowance	$78,878.36	$78,878.36	$0.00
1b	Broker Dealer, Auction Agent and Other Fees	$185,993.13	$185,993.13	$0.00
2	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	$660,366.15	$660,366.15	$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	$347,000.00	$347,000.00	$0.00
7	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	$2,428,718.74	$2,428,718.74	$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**	**$3,930,132.63**	**$3,930,132.63**	**$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)	**$3,930,132.63**	$3,930,132.63	$0.00
B.		**Administration Funds**	**$264,871.49**	$3,665,261.14	$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	$3,665,261.14	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	$0.00	$3,665,261.14	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	$185,565.00	$3,479,696.14	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	$135,698.75	$3,343,997.39	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	$0.00	$3,343,997.39	$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	$0.00	$3,343,997.39	$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	$0.00	$3,343,997.39	$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	$0.00	$3,343,997.39	$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	$130,833.75	$3,213,163.64	$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	$141,780.00	$3,071,383.64	$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	$0.00	$3,071,383.64	$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	$66,488.65	$3,004,894.99	$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	$0.00	$3,004,894.99	$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	$0.00	$3,004,894.99	$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	$0.00	$3,004,894.99	$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	$0.00	$3,004,894.99	$0.00
		Total Interest Distribution on Senior Notes or Obligations:	**$660,366.15**		
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	$3,004,894.99	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	$0.00	$3,004,894.99	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	$0.00	$3,004,894.99	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	$0.00	$3,004,894.99	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	$0.00	$3,004,894.99	$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	$0.00	$3,004,894.99	$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	$0.00	$3,004,894.99	$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	$0.00	$3,004,894.99	$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	$0.00	$3,004,894.99	$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	$0.00	$3,004,894.99	$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	$0.00	$3,004,894.99	$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	$0.00	$3,004,894.99	$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	$0.00	$3,004,894.99	$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	$0.00	$3,004,894.99	$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	$0.00	$3,004,894.99	$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	$0.00	$3,004,894.99	$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	$2,922,363.74	$0.00
	2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	$68,457.50	$2,853,906.24	$0.00
	3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	$78,187.50	$2,775,718.74	$0.00
		Total Interest Distribution on Subordinate Notes or Obligations:	**$229,176.25**		
F.		**Payment of Principal Distribution Amount of Subordinate Notes**	**$0.00**	$2,775,718.74	$0.00
G.		**Allocation to Principal Account for scheduled Principal Payments**	**$347,000.00**	$2,428,718.74	$0.00
H.		**Allocate to Principal Account, an Amount up to the Principal Distribution Amount**	**$2,428,718.74**	$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	$239,550,000.00
	2 Interest net of FRN allocation	$1,156,934.91
	3 Minus counterparty swap payments	$0.00
	4 Minus administrative allowance	$78,878.36
	5 Minus amounts required..ED..guarantee agencies	$180,449.33
	6 Minus defaulted during the month	$3,449.56
	7 Minus auction note and trustee fees	$6,018.54
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.45%
	Net Loan Rate	**4.45%**
B.	**Senior Asset Percentage**	
	1 Student Loan Portfolio Balance	$214,062,482.71
	2 Fund Balances	$10,536,555.47
	3 Senior Notes Interest	$436,500.54
	4 Senior Notes Outstanding	$189,052,000.00
	Senior Asset Percentage	**118.57%**
C.	**Subordinate Asset Percentage**	
	1 Student Loan Portfolio Balance	$214,062,482.71
	2 Fund Balances	$10,536,555.47
	3 All Notes Interest	$573,451.57
	4 All Notes Outstanding	$255,002,000.00
	Subordinate Asset Percentage	**87.85%**

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	**Loan Type Distribution:**			
	1 Subsidized Stafford	436	$2,130,465.72	1.02%
	2 UnSubsidized Stafford	436	$3,196,588.91	1.54%
	3 Consolidation	15,105	$202,556,479.81	97.44%
	4 **Total By Loan Type Distribution**	**15,977**	**$207,883,534.44**	**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	124	$1,971,251.13	0.95%
	4 Forbearance	120	$2,940,549.30	1.41%
	5 Repayment	15,696	$202,527,450.32	97.42%
	6 Claims	35	$427,109.64	0.21%
	7 **Total By Borrower Status Distribution**	**15,977**	**$207,883,534.44**	**100.00%**
C.	**School Type Distribution:**			
	1 Graduate	15,913	$207,702,903.79	99.91%
	2 Undergraduate	64	$180,630.65	0.09%
	3 **Total By School Type Distribution**	**15,977**	**$207,883,534.44**	**100.00%**

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VII. Series 2002-1, 2003-1, and 2004-1 Notes — Portfolio Status By Loan Type

	Status	Subsidized Stafford # of Loans	Subsidized Stafford Amount ($)	Subsidized Stafford Percentage (%)	Unsubsidized Stafford # of Loans	Unsubsidized Stafford Amount ($)	Unsubsidized Stafford Percentage (%)	Consolidations # of Loans	Consolidations Amount ($)	Consolidations Percentage (%)
	INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A.	**In-School**									
	Current	1	$6,901.00	0.31%	1	$17,572.28	0.51%	55	$814,244.34	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	0.31%	1	$17,572.28	0.51%	55	$814,244.34	0.39%
D.	**REPAYMENT:**									
	Active									
	Current	354	$1,746,771.97	77.30%	356	$2,746,745.53	80.08%	14,103	$185,151,729.58	89.76%
	1-29 Days Delinquent	27	$104,549.95	4.63%	27	$159,057.92	4.64%	482	$8,949,789.84	4.34%
	30-59 Days Delinquent	8	$64,291.29	2.85%	7	$52,350.77	1.53%	119	$2,323,753.05	1.13%
	60-89 Days Delinquent	1	$4,317.03	0.19%	1	$14,302.04	0.42%	68	$1,761,116.33	0.85%
	90-119 Days Delinquent	4	$30,319.34	1.34%	3	$20,202.85	0.59%	30	$728,481.01	0.35%
	≥ 120 Days Delinquent	8	$69,235.69	3.06%	11	$101,985.02	2.97%	87	$2,196,027.53	1.06%
E.	**Deferment:**									
	Current	18	$109,167.78	4.83%	17	$172,722.91	5.04%	34	$996,585.93	0.48%
F.	**Forbearance:**									
	Current	12	$93,803.09	4.15%	12	$131,161.42	3.82%	96	$2,961,837.56	1.44%
G.	**Claims**	3	$30,381.90	1.34%	1	$13,776.42	0.40%	31	$395,318.23	0.19%
H.	**TOTAL REPAYMENT**	435	$2,252,838.04	99.69%	435	$3,412,304.88	99.49%	15,050	$205,464,639.06	99.61%
I.	**TOTAL PORTFOLIO**	436	$2,259,739.04	100.00%	436	$3,429,877.16	100.00%	15,105	$206,278,883.40	100.00%
J.	**GRAND TOTAL**					$211,968,499.60				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: **October 27, 2025**

Collection Period: **09/01/25 to 09/30/25**

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report

		Collection Period Reporting Date	09/01/25 to 09/30/25 10/27/25
A.	1	**ABS Notes Outstanding**	**$255,002,000**
B.	1	Total Principal Balance	$207,883,534
	2	Total Fund Accounts Balance	$10,501,917
	3	Total Principal and Accrued Interest Balance	$214,062,483
	4	Number of Loans	15,977
	5	Number of Borrowers	8,441
C.	1	Borrower Payments- Principal	$2,325,907
	2	Borrower Payments- Interest	$466,772
D.	1	Necessary Funds Transfer to Meet Obligations	$0
	2	Administrative Allowance	$78,878
	3	Cash Release to Access Group, Inc.	$0
E.	1	Weighted Average Coupon (WAC)	2.84%
	2	Weighted Average Remaining Maturity (WARM)	125
F.	1	Senior Notes Outstanding	$189,052,000
	2	Subordinate Note Outstanding	$65,950,000
	3	Senior Notes Principal Distribution	$1,576,000
	4	Subordinate Note Principal Distribution	$0
	5	Net Loan Rate	4.45%
	6	Senior Asset Percentage	118.57%
	7	Subordinate Asset Percentage	87.85%

ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2025

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

	Collection Period	November-24	December-24	January-25	February-25	March-25	April-25	May-25	June-25	July-25	August-25	September-25
	Reporting Date	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	10/27/2025
A.	1 **Asset Backed Securities**	**$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**	**$256,578,000**	**$255,002,000**
B.	1 Total Principal Balance	$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	$207,883,534
	2 Total Fund Accounts Balance	$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	$10,501,917
	3 Total Principal and Accrued Interest Balance	$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	$214,062,483
	4 Number of Loans	17,396	17,225	17,071	16,932	16,796	16,655	16,513	16,379	16,244	16,107	15,977
	5 Number of Borrowers	9,118	9,035	8,960	8,893	8,825	8,760	8,690	8,623	8,556	8,495	8,441
C.	1 Borrower Payments- Principal	$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	$2,325,907
	2 Borrower Payments- Interest	$502,922	$497,950	$504,057	$495,675	$459,695	$499,628	$478,631	$484,062	$454,362	$482,293	$466,772
D.	1 Funds Transferred	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2 Administration Fees	$88,906	$87,809	$86,693	$85,605	$84,616	$83,622	$82,689	$81,680	$80,672	$79,808	$78,878
	3 Cash Release to Access Group, Inc.	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
E.	1 Weighted Average Coupon (WAC)	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.84%	2.84%	2.84%
	2 Weighted Average Remaining Maturity (WARM)	131	131	130	129	129	128	128	127	127	126	125
F.	1 Senior Notes Outstanding	$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	$189,052,000
	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	$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	$1,576,000
	4 Subordinate Notes Principal Distribution	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	5 Net Loan Rate	4.85%	4.78%	4.56%	4.31%	4.56%	4.46%	4.53%	4.46%	4.38%	4.53%	4.45%
	6 Senior Asset Percentage	116.28%	116.68%	116.68%	116.88%	117.11%	117.41%	117.56%	117.87%	118.17%	118.40%	118.57%
	7 Subordinate Asset Percentage	89.19%	88.90%	88.84%	88.75%	88.59%	88.48%	88.40%	88.24%	88.06%	87.92%	87.85%