ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

Quarterly Servicing Report

Report Date: October 27, 2025
Collection Period: 07/01/2025 to 09/30/2025

I. Series 2004-2 Asset and Liablity Summary

A. Student Loan Portfolio and Fund Balance

	June 30, 2025	Change	September 30, 2025
1 Principal Balance	$98,041,880.94	($3,661,460.13)	$94,380,420.81
2 Accrued Interest	$2,260,430.87	$73,823.14	$2,334,254.01
3 Accrued ISP	$5,167.50	$921.44	$6,088.94
4 Accrued SAP	$852,972.79	($24,190.69)	$828,782.10
5 Total Principal And Accrued Interest Balance	$101,160,452.10	($3,610,906.24)	$97,549,545.86
6 Fund Accounts Balance	$6,691,623.72	$30,281.02	$6,721,904.74
7 **Total Student Loans And Fund Balance**	$107,852,075.82	($3,580,625.22)	$104,271,450.60

B. Student Loan Portfolio and Fund Balance

		June 30, 2025	Change	September 30, 2025
1 Weighted Average Coupon **(WAC)**	**[not including SAP]**	3.45%	-0.01%	3.42%
2 Weighted Average Remaining Maturity **(WARM)**	**[includes in-school period]**	131	(2)	130
3 Number of Loans		7,060	(183)	6,877
4 Number of Borrowers		3,755	(87)	3,668

C. Notes and Certificates

				Index	Spread Adjustment	Margin	9/30/2025 Int. Rate	Balance June 30, 2025	Change	Balance September 30, 2025	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2004-2	A-1	FRN	00432CBU4	90-day Average SOFR	0.26161%	0.09000%	0.00000%	$0.00	$0.00	$0.00	0.00%
2 Student Loan Asset-Backed Notes, Senior Series 2004-2	A-2	FRN	00432CBV2	90-day Average SOFR	0.26161%	0.15000%	0.00000%	$0.00	$0.00	$0.00	0.00%
3 Student Loan Asset-Backed Notes, Senior Series 2004-2	A-3	FRN	00432CBW0	90-day Average SOFR	0.26161%	0.19000%	0.00000%	$0.00	$0.00	$0.00	0.00%
4 Student Loan Asset-Backed Notes, Senior Series 2004-2	A-4	FRN	00432CBX8	90-day Average SOFR	0.26161%	0.34000%	4.94225%	$59,849,786.20	($3,228,344.96)	$56,621,441.24	57.57%
5 Student Loan Asset-Backed Notes, Senior Series 2004-2	A-5	FRN	00432CBY6	90-day Average SOFR	0.26161%	0.38000%	4.98225%	$33,000,000.00	$0.00	$33,000,000.00	33.55%
6 Student Loan Asset-Backed Notes, Subordinate Series 2004-2	B	FRN	00432CBZ3	90-day Average SOFR	0.26161%	0.70000%	5.30225%	$9,052,290.48	($314,744.03)	$8,737,546.45	8.88%
5 **Total Notes and Certificates**							**4.98765%**	**$101,902,076.68**	**($3,543,088.99)**	**$98,358,987.69**	**100.00%**

D. Fund Balances

	June 30, 2025	Change	September 30, 2025
1 Capitalized Interest Fund	$1,151,208.00	$0.00	$1,151,208.00
2 Collection Fund	$5,540,415.72	$30,281.02	$5,570,696.74
3 **Total Fund Accounts Balance**	**$6,691,623.72**	**$30,281.02**	**$6,721,904.74**

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II. Series 2004-2 Transactions and Accruals

			Totals	CONSOLIDATION	STAFFORD
A.	**Student Loan Principal Collection Activity**		**9/30/2025**	**9/30/2025**	**9/30/2025**
	1	Borrower Payments - Total	($3,521,344.14)	($3,487,747.04)	($33,597.10)
	2	Claim Payments	($149,980.81)	($145,761.81)	($4,219.00)
	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**	**($3,671,324.95)**	**($3,633,508.85)**	**($37,816.10)**
B.	**Student Loan Non-Cash Principal Activity**				
	1	Capitalized Interest	$13,052.65	$15,170.77	($2,118.12)
	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	($3,187.83)	($3,099.66)	($88.17)
	4	Total Adjustments	($3,187.83)	($3,099.66)	($88.17)
	5	**Total Non-Cash Principal Activity**	**$9,864.82**	**$12,071.11**	**($2,206.29)**
C.	**Total Student Loan Principal Activity**		**($3,661,460.13)**	**($3,621,437.74)**	**($40,022.39)**
D.	**Student Loan Interest Activity**				
	1	Borrower Payments - Total	($739,326.53)	($722,042.62)	($17,283.91)
	2	Claim Payments	($5,376.68)	($5,274.89)	($101.79)
	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 Total	$0.00	$0.00	$0.00
	5	Other Adjustments	($14.30)	($13.53)	($0.77)
	6	Subsidized Gov't Interest Payments	($5,048.56)	($4,155.67)	($892.89)
	7	Special Allowance Payments	($847,500.97)	($845,938.43)	($1,562.54)
	8	**Total Interest Collections**	**($1,597,267.04)**	**($1,577,425.14)**	**($19,841.90)**
E.	**Student Loan Non-Cash Interest Activity**				
	1	Borrower Accruals	$825,436.33	$792,831.11	$32,605.22
	2	Subsidized Gov't Interest - Accrued Interest (ISP)	$6,088.94	5,384.27	704.67
	3	Special Allowance Payments - Accrued	$828,782.10	$825,967.62	$2,814.48
	4	Capitalized Interest	($13,052.65)	($15,170.77)	$2,118.12
	5a	Small Balance and Other Adjustments	($4,591.77)	($4,477.10)	($114.67)
	5b	Adjustments - Write-offs	$0.06	$0.06	$0.00
	5c	Other Adjustments - Subsidized Govt Interest (ISP)	($118.94)	($93.85)	($25.09)
	5d	Other Adjustments - Special Allowance Payments (SAP)	($5,471.82)	($5,504.21)	$32.39
	5	Total Adjustments	($10,182.47)	($10,075.10)	($107.37)
	6	Fee Accruals	$10,748.68	$10,227.58	$521.10
	7	**Total Non-Cash Interest Adjustments**	**$1,647,820.93**	**$1,609,164.71**	**$38,656.22**
F.	**Total Student Loan Interest Activity**		**$50,553.89**	**$31,739.57**	**$18,814.32**

ACCESS GROUP, INC.

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III. Series 2004-2 Collection Fund Activity

A.	Collection Fund	September 30, 2025
1	Beginning Balance	$5,041,076.17
2	Transfers to Other Funds	($5,041,076.17)
3	Payments Received	$4,485,888.07
4	Payments Due	($254,367.13)
5	Federal Interest Subsidy Payments (net adjustments)	$5,048.56
6	Federal Special Allowance Payments	$847,500.97
7	Guarantee Payments of Principal	$149,980.81
8	Guarantee Payments of Interest	$5,376.68
9	Misc. Payments Received/Due	$0.00
10	Sale Proceeds/Repurchases	$0.00
11	Earnings	$57,132.33
12	Counterparty Swap Payments	$0.00
13	Transfers from Other Funds	$0.00
	Ending Balance	**$5,296,560.29**

B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer/Used from Other Funds
1a	Administration Fund Distributions	$100,592.48	$100,592.48	$0.00
1b	Indenture Trustee Fees	$0.00	$0.00	$0.00
2	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	1,159,990.21	$1,159,990.21	$0.00
3	Payment of Principal Distribution Amount on Maturing Senior Notes	$0.00	$0.00	$0.00
4	Payment of Interest Distribution Amount on Subordinate Note	$120,969.27	$120,969.27	$0.00
5	Payment of Principal up to the Principal Distribution Amount with respect to the notes (Allocation of Principal Payments)	3,519,176.13	$3,519,176.13	$0.00
6	Allocation to Capitalized Interest Account (maintain minimum balance)	$0.00	$0.00	$0.00
7	Allocation to Revolving Account for originations or refinancing	$0.00	$0.00	$0.00
8	Cash Release to Access Group, Inc.	$395,832.20	$395,832.20	$0.00
9	**Total Payments**	**$5,296,560.29**	**$5,296,560.29**	**$0.00**

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

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IV. Series 2004-2 Notes Waterfall for Distributions

				Remaining Funds Balance	CAP I Account Used
A.		Total Available Funds	**$5,296,560.29**	$5,296,560.29	$0.00
B.		**Administration Funds**	**$100,592.48**	$5,195,967.81	$0.00
C.		**Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:**			
	1	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-1 FRN	$0.00	$5,195,967.81	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-2 FRN	$0.00	$5,195,967.81	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-3 FRN	$0.00	$5,195,967.81	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-4 FRN	$730,686.33	$4,465,281.48	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-5 FRN	$429,303.88	$4,035,977.60	$0.00
		Total Interest Distribution on Senior Notes or Obligations:	**$1,159,990.21**		
D.		**Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:**			
	1	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-1 FRN	$0.00	$4,035,977.60	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-2 FRN	$0.00	$4,035,977.60	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-3 FRN	$0.00	$4,035,977.60	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-4 FRN	$0.00	$4,035,977.60	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-5 FRN	$0.00	$4,035,977.60	$0.00
		Total Principal Distribution on Maturing Senior Notes or Obligations:	**$0.00**		
E.		**Payment of Interest Distribution Amount on Subordinate Notes or Obligations:**			
	1	Student Loan Asset-Backed Notes, Senior Series 2004-2 B FRN	$120,969.27	$3,915,008.33	$0.00
		Total Interest Distribution on Subordinate Note:	**$120,969.27**		
F.		Allocation to Capitalized Interest Account	**$0.00**	$3,915,008.33	$0.00
G		**Payment of Principal up to the Principal Distribution Amount with respect to the notes:**			
	1	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-1 FRN	$0.00	$3,915,008.33	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-2 FRN	$0.00	$3,915,008.33	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-3 FRN	$0.00	$3,915,008.33	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-4 FRN	$3,206,556.35	$708,451.98	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-5 FRN	$0.00	$708,451.98	$0.00
	6	Student Loan Asset-Backed Notes, Subordinate Series 2004-2 B FRN	$312,619.78	$395,832.20	$0.00
		Total Principal Distribution on Notes or Obligations:	**$3,519,176.13**		
H		**Payment of Interest Distribution Amount on Subordinate Note if not already previously paid**	$0.00	$395,832.20	$0.00
I		**Cash Release to Access Group, Inc.**	**$395,832.20**	($0.00)	$0.00

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

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V. Series 2004-2 Asset Percentages

A.		**Senior Asset Percentage**	
	1	Aggregate Student Loan Principal Balance	$94,380,420.81
	2	Borrower Interest to be capitalized upon repayment	$252,635.36
	3	Fund Balances (a)	$1,155,153.51
	4	Senior Notes Outstanding (b)	$86,414,884.89
		Senior Asset Percentage	**110.85%**
B.		**Total Asset Percentage**	
	1	Aggregate Student Loan Principal Balance	$94,380,420.81
	2	Borrower Interest to be capitalized upon repayment	$252,635.36
	3	Fund Balances (a)	$1,155,153.51
	4	All Notes Outstanding (b)	$94,839,811.56
		Total Asset Percentage	**101.00%**

(a) Fund account balances are as of the distribution date and not the end of period collection date

(b) Notes Outstanding balances are as of the distribution date and not the end of period collection date

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

Quarterly Servicing Report

Report Date: October 27, 2025

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VI. Series 2004-2 Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	**Loan Type Distribution:**			
	1 Subsidized Stafford	144	$768,386.18	0.81%
	2 UnSubsidized Stafford	150	$1,232,069.46	1.31%
	3 Consolidation	6,583	$92,379,965.17	97.88%
	4 **Total By Loan Type Distribution** (a)	**6,877**	**$94,380,420.81**	**100.00%**
B.	**Borrower Status Distribution:**			
	1 In-School	0	$0.00	0.00%
	2 In-School Consolidations	0	$0.00	0.00%
	3 Grace	0	$0.00	0.00%
	4 Deferment	57	$1,111,174.25	1.18%
	5 Forbearance	64	$2,166,113.46	2.30%
	6 Repayment	6,747	$90,990,473.55	96.41%
	7 Claims	9	$112,659.55	0.12%
	8 **Total By Borrower Status Distribution**	**6,877**	**$94,380,420.81**	**100.00%**
C.	**School Type Distribution:**			
	1 Graduate	6,851	$94,325,443.01	99.94%
	2 Undergraduate	26	$54,977.80	0.06%
	3 **Total By School Type Distribution**	**6,877**	**$94,380,420.81**	**100.00%**

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

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VII. Series 2004-2 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	0	$0.00	0.00%	0	$0.00	0.00%	24	$533,864.42	0.56%
B.	Grace									
	Current	0	$0.00	0.00%	0	$0.00	0.00%	0	$0.00	0.00%
C.	TOTAL INTERIM	0	$0.00	0.00%	0	$0.00	0.00%	24	$533,864.42	0.56%
D.	REPAYMENT:									
	Active									
	Current	114	$580,641.21	70.82%	119	$930,937.33	69.04%	6,051	$81,977,336.61	86.71%
	1-29 Days Delinquent	8	$43,685.92	5.33%	7	$52,822.20	3.92%	248	$4,810,346.13	5.09%
	30-59 Days Delinquent	3	$22,172.79	2.70%	3	$25,638.71	1.90%	74	$1,843,209.35	1.95%
	60-89 Days Delinquent	3	$17,614.28	2.15%	5	$81,417.80	6.04%	37	$922,469.82	0.98%
	90-119 Days Delinquent	3	$17,435.97	2.13%	3	$21,951.87	1.63%	14	$349,614.36	0.37%
	> 120 Days Delinquent	5	$56,453.93	6.89%	5	$89,943.31	6.67%	45	$1,213,834.36	1.28%
E.	Deferment:									
	Current	4	$32,366.17	3.95%	4	$76,857.02	5.70%	25	$531,265.45	0.56%
F.	Forbearance:									
	Current	4	$49,471.22	6.03%	4	$68,780.75	5.10%	56	$2,246,788.86	2.38%
G.	Claims	0	$0.00	0.00%	0	$0.00	0.00%	9	$117,754.98	0.12%
H	TOTAL REPAYMENT	144	$819,841.49	100.00%	150	$1,348,348.99	100.00%	6,559	$94,012,619.92	99.44%
I.	TOTAL PORTFOLIO	144	$819,841.49	100.00%	150	$1,348,348.99	100.00%	6,583	$94,546,484.34	100.00%
J.	GRAND TOTAL					$96,714,674.82				

ACCESS GROUP, INC.

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VIII. Series 2004-2 Portfolio Summary Report

		Collection Period **Reporting Date**	**07/01/2025 to 09/30/2025** **10/27/25**
A.	1	**ABS Notes Outstanding**	**$98,358,988**
B.	1	Total Principal Balance	$94,380,421
	2	Total Fund Accounts Balance	$6,721,905
	3	Total Principal and Accrued Interest Balance	$97,549,546
	4	Number of Loans	6,877
	5	Number of Borrowers	3,668
C.	1	Borrower Payments- Principal	$3,521,344
	2	Borrower Payments- Interest	$739,327
D.	1	Necessary Funds Transfer to Meet Obligations	$0
	2	Administrative Allowance	$100,592
	3	Cash Release to Access Group, Inc.	$395,832
E.	1	Weighted Average Coupon (WAC)	3.42%
	2	Weighted Average Remaining Maturity (WARM)	130
F.	1	Senior Notes Outstanding	$89,621,441
	2	Subordinate Note Outstanding	$8,737,546
	3	Senior Notes Principal Distribution	$3,228,345
	4	Subordinate Note Principal Distribution	$314,744
	5	Senior Asset Percentage	110.85%
	6	Total Asset Percentage	101.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

Trend Analysis Report

September 30, 2025

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2004-2 - PORTFOLIO TREND ANALYSIS REPORT

	Collection Period	September-24	December-24	March-25	June-25	September-25
	Reporting Date	10/25/2024	1/27/2025	4/25/2025	7/25/2025	10/27/2025
A.	1 **Asset Backed Securities**	$114,029,810	$110,190,315	$106,111,247	$101,902,077	$98,358,988
B.	1 Total Principal Balance	$109,916,686	$105,780,263	$101,593,882	$98,041,881	$94,380,421
	2 Total Fund Accounts Balance	$7,838,473	$7,867,560	$7,315,824	$6,691,624	$6,721,905
	3 Total Principal and Accrued Interest Balance	$113,568,197	$109,193,455	$104,735,199	$101,160,452	$97,549,546
	4 Number of Loans	7,616	7,440	7,242	7,060	6,877
	5 Number of Borrowers	4,034	3,950	3,845	3,755	3,668
C.	1 Borrower Payments- Principal	$3,895,853	$3,760,992	$4,232,652	$3,240,905	$3,521,344
	2 Borrower Payments- Interest	$853,277	$815,186	$819,236	$751,597	$739,327
D.	1 Necessary Funds Transfer to Meet Obligations	$0	$0	$0	$0	$0
	2 Administration Fees	$116,829	$112,828	$108,540	$104,227	$100,592
	3 Cash Release to Access Group, Inc.	$407,689	$679,449	$28,170	$103,288	$395,832
E.	1 Weighted Average Coupon (WAC)	3.45%	3.45%	3.44%	3.45%	3.42%
	2 Weighted Average Remaining Maturity (WARM)	136	135	133	131	130
F.	1 Senior Notes Outstanding	$103,900,174	$100,401,754	$96,685,043	$92,849,786	$89,621,441
	2 Subordinate Notes Outstanding	$10,129,636	$9,788,561	$9,426,205	$9,052,290	$8,737,546
	4 Senior Notes Principal Distribution	$7,187,321	$3,498,420	$3,716,711	$3,835,256	$3,228,345
	5 Subordinate Note Principal Distribution	$700,720	$341,075	$362,357	$373,914	$314,744
	3 Senior Asset Percentage	110.85%	110.84%	110.85%	110.85%	110.85%
	6 Total Asset Percentage	101.00%	101.00%	101.00%	101.00%	101.00%