

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2025  
Collection Period: 10/01/25 to 10/31/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A.	Student Loan Portfolio and Fund Balance							September 30, 2025	Change	October 31, 2025		
	1 Principal Balance							\$207,883,534.44	(\$2,585,456.32)	\$205,298,078.12		
	2 Accrued Interest							\$4,084,965.16	\$19,995.55	\$4,104,960.71		
	3 Accrued ISP							\$11,861.40	\$3,760.55	\$15,621.95		
	4 Accrued SAP							\$2,082,121.71	\$651,750.55	\$2,733,872.26		
	5 Total Principal And Accrued Interest Balance							\$214,062,482.71	(\$1,909,949.67)	\$212,152,533.04		
	6 Fund Accounts Balance							\$10,501,916.71	(\$3,324,580.01)	\$7,177,336.70		
	7 Total Student Loans And Fund Balance							\$224,564,399.42	(\$5,234,529.68)	\$219,329,869.74		
B.	1 Weighted Average Coupon (WAC) [not including SAP]							2.84%	0.00%	2.84%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]							125	(1)	125		
	3 Number of Loans							15,977	(176)	15,801		
	4 Number of Borrowers							8,441	(92)	8,349		
C.	Notes and Certificates							Spread	10/31/2025	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	September 30, 2025	Change	October 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	21.37%
	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	15.63%
	5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	Auction	N/A	N/A	4.53000%	\$23,750,000.00	\$0.00	\$23,750,000.00	9.51%
	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	4.45000%	\$40,350,000.00	(\$5,150,000.00)	\$35,200,000.00	14.09%
	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	16.33%
	12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	Auction	N/A	N/A	4.45000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.88%
	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%	\$15,452,000.00	\$0.00	\$15,452,000.00	6.18%
	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	9.01%
20	Total Notes and Certificates						4.53164%	\$255,002,000.00	(\$5,150,000.00)	\$249,852,000.00	100.00%	
D.	Fund Balances							September 30, 2025	Change	October 31, 2025		
	1 Acquisition Fund							\$0.00	\$0.00	\$0.00		
	2 Administration Fund							\$50,642.38	(\$1,594.64)	\$49,047.74		
	3 Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
	4 Collection Fund							\$4,035,830.83	(\$834,067.26)	\$3,201,763.57		
	5 Debt Service Fund - Interest Account							\$804,888.00	(\$114,636.85)	\$690,251.15		
	6 Debt Service Fund - Principal Account							\$2,748,474.50	(\$2,374,281.26)	\$374,193.24		
	7 Total Fund Accounts Balance							\$10,501,916.71	(\$3,324,580.01)	\$7,177,336.70		

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2025

Collection Period: 10/01/25 to 10/31/25

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		10/31/2025	10/31/2025	10/31/2025
1	Borrower Payments - Total	(\$2,311,407.85)	(\$2,281,818.42)	(\$29,589.43)
2	Claim Payments	(\$309,827.52)	(\$266,758.21)	(\$43,069.31)
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	(\$2,621,235.37)	(\$2,548,576.63)	(\$72,658.74)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$40,239.21	\$39,516.49	\$722.72
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	(\$4,460.16)	(\$4,011.48)	(\$448.68)
4	Total Adjustments	(\$4,460.16)	(\$4,011.48)	(\$448.68)
5	Total Non-Cash Principal Activity	\$35,779.05	\$35,505.01	\$274.04
C.	Total Student Loan Principal Activity	(\$2,585,456.32)	(\$2,513,071.62)	(\$72,384.70)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$432,082.72)	(\$416,912.50)	(\$15,170.22)
2	Claim Payments	(\$8,050.01)	(\$7,386.75)	(\$663.26)
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	(\$58.51)	(\$49.15)	(\$9.36)
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	(\$440,191.24)	(\$424,348.40)	(\$15,842.84)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$493,595.59	\$465,285.21	\$28,310.38
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$3,760.55	\$2,919.68	\$840.87
3	Special Allowance Payments - Accrued	\$651,750.55	\$650,143.12	\$1,607.43
4	Capitalized Interest	(\$40,239.21)	(\$39,516.49)	(\$722.72)
5a	Small Balance and Other Adjustments	\$285.94	\$545.37	(\$259.43)
5b	Adjustments - Write-offs	(\$0.01)	(\$0.01)	\$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	\$285.93	\$545.36	(\$259.43)
6	Fee Accruals	\$6,544.48	\$6,201.29	\$343.19
7	Total Non-Cash Interest Activity	\$1,115,697.89	\$1,085,578.17	\$30,119.72
F.	Total Student Loan Interest Activity	\$675,506.65	\$661,229.77	\$14,276.88

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2025

Collection Period: 10/01/25 to 10/31/25

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

A.	Collection Fund	October 31, 2025		
	1 Beginning Balance	\$3,930,132.63		
	2 Transfers to Other Funds	(\$3,930,132.63)		
	3 Amount received in the collection account related to the collection period	\$2,721,719.53		
	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	\$309,827.52		
	8 Guarantee Payments of Interest	\$8,050.01		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$34,638.76		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$2,643.00		
	14 Ending Balance	\$3,076,878.82		
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$77,956.33	\$77,956.33	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$183,730.27	\$183,730.27	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$635,276.26	\$635,276.26	\$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	\$225,126.92	\$225,126.92	\$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	\$1,607,789.04	\$1,605,146.04	\$2,643.00
	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	\$3,076,878.82	\$3,074,235.82	\$2,643.00

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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)	\$3,076,878.82	\$3,076,878.82	\$2,643.00	
B.	Administration Funds	\$261,686.60	\$2,815,192.22	\$2,643.00	
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	\$2,815,192.22	\$2,643.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,815,192.22	\$2,643.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$182,286.24	\$2,632,905.98	\$2,643.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$133,301.08	\$2,499,604.90	\$2,643.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,499,604.90	\$2,643.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,499,604.90	\$2,643.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,499,604.90	\$2,643.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,499,604.90	\$2,643.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$120,158.72	\$2,379,446.18	\$2,643.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$139,274.88	\$2,240,171.30	\$2,643.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,240,171.30	\$2,643.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$60,255.34	\$2,179,915.96	\$2,643.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,179,915.96	\$2,643.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,179,915.96	\$2,643.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,179,915.96	\$2,643.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,179,915.96	\$2,643.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$635,276.26			
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	\$2,179,915.96	\$2,643.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,179,915.96	\$2,643.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,179,915.96	\$2,643.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,179,915.96	\$2,643.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,179,915.96	\$2,643.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,179,915.96	\$2,643.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,179,915.96	\$2,643.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,179,915.96	\$2,643.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,179,915.96	\$2,643.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,179,915.96	\$2,643.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,179,915.96	\$2,643.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,179,915.96	\$2,643.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,179,915.96	\$2,643.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,179,915.96	\$2,643.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,179,915.96	\$2,643.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,179,915.96	\$2,643.00	
	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	\$81,073.00	\$2,098,842.96	\$2,643.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$67,247.92	\$2,031,595.04	\$2,643.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$76,806.00	\$1,954,789.04	\$2,643.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$225,126.92			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,954,789.04	\$2,643.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$347,000.00	\$1,607,789.04	\$2,643.00	
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,607,789.04	\$0.00	\$2,643.00	
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.	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$234,400,000.00
	2 Interest net of FRN allocation	\$1,120,868.65
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$77,956.33
	5 Minus amounts required..ED..guarantee agencies	\$178,253.16
	6 Minus defaulted during the month	\$2,480.42
	7 Minus auction note and trustee fees	\$6,063.94
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.39%
	<b>Net Loan Rate</b>	<b>4.39%</b>
B.	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$212,152,533.04
	2 Fund Balances	\$7,204,465.92
	3 Senior Notes Interest	\$438,281.90
	4 Senior Notes Outstanding	\$183,902,000.00
	<b>Senior Asset Percentage</b>	<b>119.04%</b>
C.	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$212,152,533.04
	2 Fund Balances	\$7,204,465.92
	3 All Notes Interest	\$535,552.43
	4 All Notes Outstanding	\$249,852,000.00
	<b>Subordinate Asset Percentage</b>	<b>87.58%</b>

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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	429	\$2,083,289.67	1.01%
	2 UnSubsidized Stafford	433	\$3,171,380.26	1.54%
	3 Consolidation	14,939	\$200,043,408.19	97.44%
	4 Total By Loan Type Distribution	15,801	\$205,298,078.12	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	129	\$1,715,361.14	0.84%
	4 Forbearance	125	\$2,888,188.59	1.41%
	5 Repayment	15,526	\$200,475,340.82	97.65%
	6 Claims	19	\$202,013.52	0.10%
	7 Total By Borrower Status Distribution	15,801	\$205,298,078.12	100.00%
C.	School Type Distribution:			
	1 Graduate	15,738	\$205,118,309.00	99.91%
	2 Undergraduate	63	\$179,769.12	0.09%
	3 Total By School Type Distribution	15,801	\$205,298,078.12	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	0.31%	1	\$17,625.12	0.52%	54	\$591,934.64	0.29%
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	\$17,625.12	0.52%	54	\$591,934.64	0.29%
D.	REPAYMENT:									
	Active									
	Current	346	\$1,677,010.84	75.58%	345	\$2,620,100.53	76.83%	13,983	\$183,320,613.20	89.96%
	1-29 Days Delinquent	32	\$170,373.81	7.68%	34	\$239,935.56	7.04%	456	\$8,626,445.86	4.23%
	30-59 Days Delinquent	7	\$34,944.35	1.57%	7	\$50,646.31	1.49%	118	\$2,366,466.95	1.16%
	60-89 Days Delinquent	1	\$15,814.67	0.71%	0	\$0.00	0.00%	57	\$1,515,740.18	0.74%
	90-119 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	33	\$980,178.24	0.48%
	≥ 120 Days Delinquent	8	\$73,104.91	3.29%	10	\$96,898.85	2.84%	89	\$2,410,578.54	1.18%
E.	Deferment: Current	18	\$109,167.78	4.92%	17	\$173,431.59	5.09%	40	\$946,892.76	0.46%
F.	Forbearance: Current	16	\$131,486.53	5.93%	17	\$179,940.65	5.28%	92	\$2,839,151.66	1.39%
G.	Claims	0	\$0.00	0.00%	2	\$31,683.60	0.93%	17	\$175,970.70	0.09%
H.	TOTAL REPAYMENT	428	\$2,211,902.89	99.69%	432	\$3,392,637.09	99.48%	14,885	\$203,182,038.09	99.71%
I.										
	TOTAL PORTFOLIO	429	\$2,218,803.89	100.00%	433	\$3,410,262.21	100.00%	14,939	\$203,773,972.73	100.00%
J.										
	GRAND TOTAL				\$209,403,038.83					

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2025

Collection Period: 10/01/25 to 10/31/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	10/01/25 to 10/31/25 11/25/25
<b>A.</b>	1 ABS Notes Outstanding	\$249,852,000
<b>B.</b>	1 Total Principal Balance	\$205,298,078
	2 Total Fund Accounts Balance	\$7,177,337
	3 Total Principal and Accrued Interest Balance	\$212,152,533
	4 Number of Loans	15,801
	5 Number of Borrowers	8,349
<b>C.</b>	1 Borrower Payments- Principal	\$2,311,408
	2 Borrower Payments- Interest	\$432,083
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$2,643
	2 Administrative Allowance	\$77,956
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.84%
	2 Weighted Average Remaining Maturity (WARM)	125
<b>F.</b>	1 Senior Notes Outstanding	\$183,902,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,150,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.39%
	6 Senior Asset Percentage	119.04%
	7 Subordinate Asset Percentage	87.58%



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

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

Collection Period		December-24	January-25	February-25	March-25	April-25	May-25	June-25	July-25	August-25	September-25	October-25
Reporting Date		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	11/25/2025
<b>A.</b>	<b>1 Asset Backed Securities</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>\$255,002,000</b>	<b>\$249,852,000</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$205,298,078
	2 Total Fund Accounts Balance	\$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	\$7,177,337
	3 Total Principal and Accrued Interest Balance	\$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	\$212,152,533
	4 Number of Loans	17,225	17,071	16,932	16,796	16,655	16,513	16,379	16,244	16,107	15,977	15,801
	5 Number of Borrowers	9,035	8,960	8,893	8,825	8,760	8,690	8,623	8,556	8,495	8,441	8,349
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$2,311,408
	2 Borrower Payments- Interest	\$497,950	\$504,057	\$495,675	\$459,695	\$499,628	\$478,631	\$484,062	\$454,362	\$482,293	\$466,772	\$432,083
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,643
	2 Administration Fees	\$87,809	\$86,693	\$85,605	\$84,616	\$83,622	\$82,689	\$81,680	\$80,672	\$79,808	\$78,878	\$77,956
	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)	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.84%	2.84%	2.84%	2.84%
	2 Weighted Average Remaining Maturity (WARM)	131	130	129	129	128	128	127	127	126	125	125
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$183,902,000
	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	\$5,937,000	\$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	\$5,150,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.78%	4.56%	4.31%	4.56%	4.46%	4.53%	4.46%	4.38%	4.53%	4.45%	4.39%
	6 Senior Asset Percentage	116.68%	116.68%	116.88%	117.11%	117.41%	117.56%	117.87%	118.17%	118.40%	118.57%	119.04%
	7 Subordinate Asset Percentage	88.90%	88.84%	88.75%	88.59%	88.48%	88.40%	88.24%	88.06%	87.92%	87.85%	87.58%