

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2025

Collection Period: 11/01/25 to 11/30/25

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

A.	Student Loan Portfolio and Fund Balance							October 31, 2025	Change	November 30, 2025		
	1 Principal Balance							\$205,298,078.12	(\$2,540,608.56)	\$202,757,469.56		
	2 Accrued Interest							\$4,104,960.71	\$31,445.28	\$4,136,405.99		
	3 Accrued ISP							\$15,621.95	(\$9,271.67)	\$6,350.28		
	4 Accrued SAP							\$2,733,872.26	(\$1,453,044.70)	\$1,280,827.56		
	5 Total Principal And Accrued Interest Balance							\$212,152,533.04	(\$3,971,479.65)	\$208,181,053.39		
	6 Fund Accounts Balance							\$7,177,336.70	\$2,452,791.29	\$9,630,127.99		
	7 Total Student Loans And Fund Balance							\$219,329,869.74	(\$1,518,688.36)	\$217,811,181.38		
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)	124	
	3 Number of Loans							15,801	(172)	15,629		
	4 Number of Borrowers							8,349	(84)	8,265		
C. Notes and Certificates												
C.								Spread	11/30/2025	Balance		
								Adjustment	Margin	Int. Rate	October 31, 2025	
	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		Change
	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		November 30, 2025
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	Auction	N/A	N/A	4.45000%		\$53,400,000.00		O/S Securities
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	4.45000%		\$39,050,000.00		
	5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	4.45000%		\$23,750,000.00		
	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		
	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		
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC	00432CAZ4	Auction	N/A	N/A	0.00000%		\$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		
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	3.88900%		\$35,200,000.00		
	11 Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	4.45000%		\$40,800,000.00		
	12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	4.39000%		\$19,700,000.00		
	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		
	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		
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	Auction	N/A	N/A	0.00000%		\$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		
	17 Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	Auction	N/A	N/A	0.00000%		\$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		
	19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	Auction	N/A	N/A	4.45000%		\$22,500,000.00		
	20 Total Notes and Certificates							4.39363%		\$249,852,000.00		
D. Fund Balances												
D.									October 31, 2025	Change	November 30, 2025	
	1 Acquisition Fund								\$0.00	\$0.00	\$0.00	
	2 Administration Fund								\$49,047.74	\$12.45	\$49,060.19	
	3 Capitalized Interest Fund								\$2,862,081.00	(\$2,643.00)	\$2,859,438.00	
	4 Collection Fund								\$3,201,763.57	\$2,051,398.76	\$5,253,162.33	
	5 Debt Service Fund - Interest Account								\$690,251.15	\$49,234.04	\$739,485.19	
	6 Debt Service Fund - Principal Account								\$374,193.24	\$354,789.04	\$728,982.28	
	7 Total Fund Accounts Balance								\$7,177,336.70	\$2,452,791.29	\$9,630,127.99	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals			
	Totals	CONSOLIDATION	STAFFORD
		11/30/2025	11/30/2025
A. Student Loan Cash Principal Activity			
1 Borrower Payments - Total	(\$2,460,629.22)	(\$2,441,920.04)	(\$18,709.18)
2 Claim Payments	(\$98,403.05)	(\$98,403.05)	\$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	(\$2,559,032.27)	(\$2,540,323.09)	(\$18,709.18)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest	\$20,521.34	\$15,243.63	\$5,277.71
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	(\$2,097.63)	(\$2,097.63)	\$0.00
4 Total Adjustments	(\$2,097.63)	(\$2,097.63)	\$0.00
5 Total Non-Cash Principal Activity	\$18,423.71	\$13,146.00	\$5,277.71
C. Total Student Loan Principal Activity	(\$2,540,608.56)	(\$2,527,177.09)	(\$13,431.47)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total	(\$455,645.13)	(\$441,036.72)	(\$14,608.41)
2 Claim Payments	(\$3,101.20)	(\$3,101.20)	\$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	(\$1.75)	(\$1.75)	\$0.00
6 Subsidized Gov't Interest Payments (ISP)	(\$11,145.93)	(\$8,664.91)	(\$2,481.02)
7 Special Allowance Payments (SAP)	(\$2,069,579.08)	(\$2,063,024.56)	(\$6,554.52)
8 Total Cash Interest Activity	(\$2,539,473.09)	(\$2,515,829.14)	(\$23,643.95)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals	\$472,409.26	\$445,105.58	\$27,303.68
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$2,589.73	\$2,192.43	\$397.30
3 Special Allowance Payments - Accrued	\$629,077.01	\$627,863.95	\$1,213.06
4 Capitalized Interest	(\$20,521.34)	(\$15,243.63)	(\$5,277.71)
5a Small Balance and Other Adjustments	\$31,743.60	\$24,356.19	\$7,387.41
5b Adjustments - Write-offs	(\$0.47)	(\$0.47)	\$0.00
5c Other Adjustments - Subsidized Govt Interest (ISP)	(\$715.47)	(\$556.04)	(\$159.43)
5d Other Adjustments - Special Allowance Payments (SAP)	(\$12,542.63)	(\$12,603.96)	\$61.33
5 Total Adjustments	\$18,485.03	\$11,195.72	\$7,289.31
6 Fee Accruals	\$6,562.31	\$6,236.22	\$326.09
7 Total Non-Cash Interest Activity	\$1,108,602.00	\$1,077,350.26	\$31,251.73
F. Total Student Loan Interest Activity	(\$1,430,871.09)	(\$1,438,478.88)	\$7,607.78

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

A. Collection Fund		November 30, 2025
1 Beginning Balance		\$3,076,878.82
2 Transfers to Other Funds		(\$3,076,878.82)
3 Amount received in the collection account related to the collection period		\$1,877,903.29
4 Payments Due		\$0.00
5 Federal Interest Subsidy Payments (net adjustments)		\$11,145.93
6 Federal Special Allowance Payments		\$2,069,579.08
7 Guarantee Payments of Principal		\$98,403.05
8 Guarantee Payments of Interest		\$3,101.20
9 Misc. Payments Received/Due		\$0.00
10 Sale Proceeds/Repurchases		\$0.00
11 Interest and Other Earnings		\$27,129.22
12 Counterparty Swap Payments		\$0.00
13 Transfers from Other Funds		\$0.00
14 Ending Balance		\$4,087,261.77
B. Required Payments Under Waterfall		
		Payment
1a Administrative Allowance		\$76,986.78
1b Broker Dealer, Auction Agent and Other Fees		\$186,303.38
2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations		\$739,378.50
3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations		\$0.00
4 Payment of Interest Distribution Amount on Subordinate Note		\$291,139.44
5 Payment of Principal Distribution Amount on Subordinate Note		\$0.00
6 Allocation to Principal Account for scheduled Principal Payments		\$347,000.00
7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$2,446,453.67
8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00
9 Allocate to Principal Account, after prior allocations		\$0.00
10 a. Interest account payments on Senior and Subordinate Carry-Over		\$0.00
b. Interest account Termination payment of Senior or Subordinate notes		\$0.00
11 Cash Release to Access Group, Inc.		\$0.00
12 Total Payments		\$4,087,261.77
		\$0.00

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining	CAP I Account
				Funds Balance	Used
A.	Total Available Funds (Collection Fund Account)			\$4,087,261.77	\$4,087,261.77
B.	Administration Funds			\$263,290.16	\$3,823,971.61
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	\$3,823,971.61
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5			\$0.00	\$3,823,971.61
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3			\$192,677.88	\$3,631,293.73
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1			\$131,504.78	\$3,499,788.95
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9			\$0.00	\$3,499,788.95
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7			\$0.00	\$3,499,788.95
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4			\$0.00	\$3,499,788.95
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8			\$0.00	\$3,499,788.95
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6			\$213,386.88	\$3,286,402.07
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4			\$137,398.08	\$3,149,003.99
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2			\$0.00	\$3,149,003.99
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0			\$64,410.88	\$3,084,593.11
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5			\$0.00	\$3,084,593.11
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3			\$0.00	\$3,084,593.11
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1			\$0.00	\$3,084,593.11
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9			\$0.00	\$3,084,593.11
	Total Interest Distribution on Senior Notes or Obligations:			\$739,378.50	
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	\$3,084,593.11
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5			\$0.00	\$3,084,593.11
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3			\$0.00	\$3,084,593.11
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1			\$0.00	\$3,084,593.11
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9			\$0.00	\$3,084,593.11
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7			\$0.00	\$3,084,593.11
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4			\$0.00	\$3,084,593.11
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8			\$0.00	\$3,084,593.11
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6			\$0.00	\$3,084,593.11
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4			\$0.00	\$3,084,593.11
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2			\$0.00	\$3,084,593.11
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0			\$0.00	\$3,084,593.11
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5			\$0.00	\$3,084,593.11
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3			\$0.00	\$3,084,593.11
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1			\$0.00	\$3,084,593.11
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9			\$0.00	\$3,084,593.11
	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			\$79,980.50	\$3,004,612.61
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0			\$132,683.44	\$2,871,929.17
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7			\$78,475.50	\$2,793,453.67
	Total Interest Distribution on Subordinate Notes or Obligations:			\$291,139.44	
F.	Payment of Principal Distribution Amount of Subordinate Notes			\$0.00	\$2,793,453.67
G.	Allocation to Principal Account for scheduled Principal Payments			\$347,000.00	\$2,446,453.67
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount			\$2,446,453.67	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)			\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations			\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over			\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes			\$0.00	\$0.00
M.	Access Group, Inc			\$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	\$232,800,000.00	
	2 Interest net of FRN allocation	\$1,078,815.66	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$76,986.78	
	5 Minus amounts required..ED..guarantee agencies	\$176,056.17	
	6 Minus defaulted during the month	\$10,263.61	
	7 Minus auction note and trustee fees	\$5,821.67	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.18%	
B.	Senior Asset Percentage	Net Loan Rate	
	1 Student Loan Portfolio Balance	\$208,181,053.39	
	2 Fund Balances	\$9,658,783.49	
	3 Senior Notes Interest	\$533,946.01	
	4 Senior Notes Outstanding	\$182,302,000.00	
C.	Senior Asset Percentage	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$208,181,053.39	
	2 Fund Balances	\$9,658,783.49	
	3 All Notes Interest	\$645,663.89	
	4 All Notes Outstanding	\$248,252,000.00	
	Subordinate Asset Percentage	Subordinate Asset Percentage	
		87.49%	

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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	424	\$2,079,411.51	1.03%
	2 UnSubsidized Stafford	432	\$3,161,826.95	1.56%
	3 Consolidation	14,773	\$197,516,231.10	97.42%
	4 Total By Loan Type Distribution	15,629	\$202,757,469.56	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	133	\$1,887,378.96	0.93%
	4 Forbearance	118	\$2,932,703.10	1.45%
	5 Repayment	15,350	\$197,408,065.98	97.36%
	6 Claims	26	\$512,147.47	0.25%
	7 Total By Borrower Status Distribution	15,629	\$202,757,469.56	100.00%
C.	School Type Distribution:			
	1 Graduate	15,566	\$202,578,192.04	99.91%
	2 Undergraduate	63	\$179,277.52	0.09%
	3 Total By School Type Distribution	15,629	\$202,757,469.56	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type						
	Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations		
		# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	
A.	INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A.	In-School									
A.	Current	1	\$6,901.00	0.31%	1	\$17,676.25	0.52%	51	\$564,702.01	0.28%
B.	Grace	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	\$17,676.25	0.52%	51	\$564,702.01	0.28%
D.	REPAYMENT:									
D.	Active									
D.	Current	337	\$1,673,442.40	75.22%	338	\$2,569,425.83	75.44%	13,683	\$178,539,653.13	88.71%
D.	1-29 Days Delinquent	26	\$120,602.56	5.42%	25	\$155,192.97	4.56%	568	\$9,953,027.23	4.95%
D.	30-59 Days Delinquent	19	\$114,021.19	5.13%	24	\$187,980.22	5.52%	127	\$2,656,751.32	1.32%
D.	60-89 Days Delinquent	4	\$16,987.97	0.76%	3	\$22,819.10	0.67%	54	\$1,654,429.68	0.82%
D.	90-119 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	31	\$739,075.15	0.37%
D.	≥ 120 Days Delinquent	7	\$69,750.22	3.14%	9	\$90,002.77	2.64%	95	\$2,563,912.51	1.27%
E.	Deferment:									
E.	Current	18	\$115,683.57	5.20%	17	\$182,151.32	5.35%	47	\$1,146,141.35	0.57%
F.	Forbearance:									
F.	Current	12	\$107,285.72	4.82%	13	\$148,987.99	4.37%	93	\$2,941,673.83	1.46%
G.	Claims	0	\$0.00	0.00%	2	\$31,854.49	0.94%	24	\$503,743.77	0.25%
H.	TOTAL REPAYMENT	423	\$2,217,773.63	99.69%	431	\$3,388,414.69	99.48%	14,722	\$200,698,407.97	99.72%
I.	TOTAL PORTFOLIO	424	\$2,224,674.63	100.00%	432	\$3,406,090.94	100.00%	14,773	\$201,263,109.98	100.00%
J.	GRAND TOTAL				\$206,893,875.55					

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VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/25 to 11/30/25 12/26/25
A.	1 ABS Notes Outstanding	\$248,252,000
B.	1 Total Principal Balance	\$202,757,470
	2 Total Fund Accounts Balance	\$9,630,128
	3 Total Principal and Accrued Interest Balance	\$208,181,053
C.	4 Number of Loans	15,629
	5 Number of Borrowers	8,265
D.	1 Borrower Payments- Principal	\$2,460,629
	2 Borrower Payments- Interest	\$455,645
E.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$76,987
	3 Cash Release to Access Group, Inc.	\$0
F.	1 Weighted Average Coupon (WAC)	2.84%
	2 Weighted Average Remaining Maturity (WARM)	124
	3 Senior Notes Outstanding	\$182,302,000
	4 Subordinate Note Outstanding	\$65,950,000
	5 Senior Notes Principal Distribution	\$1,600,000
	6 Subordinate Note Principal Distribution	\$0
	7 Net Loan Rate	4.18%
	8 Senior Asset Percentage	119.20%
	9 Subordinate Asset Percentage	87.49%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes

Trend Analysis Report

November 30, 2025

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	January-25	February-25	March-25	April-25	May-25	June-25	July-25	August-25	September-25	October-25	November-25
	Reporting Date	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	12/26/2025
A.	1 Asset Backed Securities	\$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	\$249,852,000	\$248,252,000
B.	1 Total Principal Balance	\$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	\$202,757,470
	2 Total Fund Accounts Balance	\$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	\$9,630,128
	3 Total Principal and Accrued Interest Balance	\$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	\$208,181,053
	4 Number of Loans	17,071	16,932	16,796	16,655	16,513	16,379	16,244	16,107	15,977	15,801	15,629
	5 Number of Borrowers	8,960	8,893	8,825	8,760	8,690	8,623	8,556	8,495	8,441	8,349	8,265
C.	1 Borrower Payments- Principal	\$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	\$2,460,629
	2 Borrower Payments- Interest	\$504,057	\$495,675	\$459,695	\$499,628	\$478,631	\$484,062	\$454,362	\$482,293	\$466,772	\$432,083	\$455,645
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,643	\$0
	2 Administration Fees	\$86,693	\$85,605	\$84,616	\$83,622	\$82,689	\$81,680	\$80,672	\$79,808	\$78,878	\$77,956	\$76,987
	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%	2.84%	2.84%	2.84%	2.84%	2.84%
	2 Weighted Average Remaining Maturity (WARM)	130	129	129	128	128	127	127	126	125	125	124
F.	1 Senior Notes Outstanding	\$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	\$182,302,000
	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	\$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	\$1,600,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.56%	4.31%	4.56%	4.46%	4.53%	4.46%	4.38%	4.53%	4.45%	4.39%	4.18%
	6 Senior Asset Percentage	116.68%	116.88%	117.11%	117.41%	117.56%	117.87%	118.17%	118.40%	118.57%	119.04%	119.20%
	7 Subordinate Asset Percentage	88.84%	88.75%	88.59%	88.48%	88.40%	88.24%	88.06%	87.92%	87.85%	87.58%	87.49%