

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2026

Collection Period: 12/01/25 to 12/31/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary											
A.	Student Loan Portfolio and Fund Balance							November 30, 2025	Change	December 31, 2025	
	1 Principal Balance							\$202,757,469.56	(\$2,399,704.48)	\$200,357,765.08	
	2 Accrued Interest							\$4,136,405.99	(\$30,165.24)	\$4,106,240.75	
	3 Accrued ISP							\$6,350.28	\$3,832.11	\$10,182.39	
	4 Accrued SAP							\$1,280,827.56	\$593,457.88	\$1,874,285.44	
	5 Total Principal And Accrued Interest Balance							\$208,181,053.39	(\$1,832,579.73)	\$206,348,473.66	
	6 Fund Accounts Balance							\$9,630,127.99	(\$1,774,695.04)	\$7,855,432.95	
	7 Total Student Loans And Fund Balance							\$217,811,181.38	(\$3,607,274.77)	\$214,203,906.61	
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]							124	(0)	124
	3 Number of Loans							15,629	(137)	15,492	
	4 Number of Borrowers							8,265	(66)	8,199	
C. Notes and Certificates											
							Spread	12/31/2025	Balance	Balance	% of
							Adjustment	Margin	Int. Rate	November 30, 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
	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%
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	Auction	N/A	N/A	4.39000%	\$53,400,000.00	\$0.00	\$53,400,000.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	4.39000%	\$39,050,000.00	\$0.00	\$39,050,000.00
	5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	4.39000%	\$23,750,000.00	\$0.00	\$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	\$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%
	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%
	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%
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	4.39000%	\$33,600,000.00	(\$2,450,000.00)	\$31,150,000.00
	11 Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	4.39000%	\$40,800,000.00	\$0.00	\$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	\$0.00	\$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	\$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%	4.52287%	\$15,452,000.00	(\$1,041,000.00)	\$14,411,000.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	Auction	N/A	N/A	0.00000%	\$0.00	\$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%
	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%
	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%
	19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	Auction	N/A	N/A	4.39000%	\$22,500,000.00	\$0.00	\$22,500,000.00
	20 Total Notes and Certificates							4.39782%	\$248,252,000.00	(\$3,491,000.00)	\$244,761,000.00
D. Fund Balances											
									November 30, 2025	Change	December 31, 2025
	1 Acquisition Fund								\$0.00	\$0.00	\$0.00
	2 Administration Fund								\$49,060.19	\$1,566.04	\$50,626.23
	3 Capitalized Interest Fund								\$2,859,438.00	\$0.00	\$2,859,438.00
	4 Collection Fund								\$5,253,162.33	(\$1,138,759.38)	\$4,114,402.95
	5 Debt Service Fund - Interest Account								\$739,485.19	\$60,044.63	\$799,529.82
	6 Debt Service Fund - Principal Account								\$728,982.28	(\$697,546.33)	\$31,435.95
	7 Total Fund Accounts Balance								\$9,630,127.99	(\$1,774,695.04)	\$7,855,432.95

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals			
	Totals	CONSOLIDATION	STAFFORD
		12/31/2025	12/31/2025
A. Student Loan Cash Principal Activity			
1 Borrower Payments - Total	(\$2,366,460.46)	(\$2,335,454.48)	(\$31,005.98)
2 Claim Payments	(\$137,615.30)	(\$137,615.30)	\$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	\$33,942.90	\$33,942.90	\$0.00
5 New Acquisitions - Total	\$33,942.90	\$33,942.90	\$0.00
6 Total Cash Principal Activity	(\$2,470,132.86)	(\$2,439,126.88)	(\$31,005.98)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest	\$69,700.17	\$57,908.70	\$11,791.47
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	\$446.69	\$0.00	\$446.69
4b Adjustments - Write-offs	\$281.52	\$281.52	\$0.00
4 Total Adjustments	\$728.21	\$281.52	\$446.69
5 Total Non-Cash Principal Activity	\$70,428.38	\$58,190.22	\$12,238.16
C. Total Student Loan Principal Activity	(\$2,399,704.48)	(\$2,380,936.66)	(\$18,767.82)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total	(\$446,396.39)	(\$429,572.07)	(\$16,824.32)
2 Claim Payments	(\$3,300.78)	(\$3,300.78)	\$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	(\$16.86)	(\$16.86)	\$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	(\$449,714.03)	(\$432,889.71)	(\$16,824.32)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals	\$483,226.50	\$455,068.22	\$28,158.28
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$3,832.11	\$3,152.34	\$679.77
3 Special Allowance Payments - Accrued	\$593,457.88	\$592,449.16	\$1,008.72
4 Capitalized Interest	(\$69,700.17)	(\$57,908.70)	(\$11,791.47)
5a Small Balance and Other Adjustments	(\$863.88)	(\$901.68)	\$37.80
5b Adjustments - Write-offs	\$0.45	\$0.45	\$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	(\$863.43)	(\$901.23)	\$37.80
6 Fee Accruals	\$6,885.89	\$6,492.60	\$393.29
7 Total Non-Cash Interest Activity	\$1,016,838.78	\$998,352.39	\$18,486.39
F. Total Student Loan Interest Activity	\$567,124.75	\$565,462.68	\$1,662.07

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

A.	Collection Fund	December 31, 2025		
		Payment	Distribute from Collection	Transfer/Used from Other Funds
1 Beginning Balance		\$4,087,261.77		
2 Transfers to Other Funds		(\$4,087,261.77)		
3 Amount received in the collection account related to the collection period		\$3,838,567.46		
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		\$137,615.30		
8 Guarantee Payments of Interest		\$3,300.78		
9 Misc. Payments Received/Due		\$0.00		
10 Sale Proceeds/Repurchases		(\$33,942.90)		
11 Interest and Other Earnings		\$28,655.50		
12 Counterparty Swap Payments		\$0.00		
13 Transfers from Other Funds		\$0.00		
14 Ending Balance		\$3,974,196.14		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer/Used from Other Funds
1a	Administrative Allowance	\$76,034.05	\$76,034.05	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$179,218.84	\$179,218.84	\$0.00
2	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$562,779.37	\$562,779.37	\$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	\$208,888.08	\$208,888.08	\$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	\$335,666.67	\$335,666.67	\$0.00
7	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,434,375.59	\$2,434,375.59	\$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	\$177,233.54	\$177,233.54	\$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	\$3,974,196.14	\$3,974,196.14	\$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)			\$3,974,196.14	\$3,974,196.14
B.	Administration Funds			\$255,252.89	\$3,718,943.25
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	\$3,718,943.25
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5			\$0.00	\$3,718,943.25
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3			\$158,993.16	\$3,559,950.09
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1			\$125,209.92	\$3,434,740.17
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9			\$0.00	\$3,434,740.17
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7			\$0.00	\$3,434,740.17
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4			\$0.00	\$3,434,740.17
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8			\$0.00	\$3,434,740.17
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6			\$91,628.74	\$3,343,111.43
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4			\$130,821.12	\$3,212,290.31
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2			\$0.00	\$3,212,290.31
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0			\$56,126.43	\$3,156,163.88
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5			\$0.00	\$3,156,163.88
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3			\$0.00	\$3,156,163.88
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1			\$0.00	\$3,156,163.88
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9			\$0.00	\$3,156,163.88
	Total Interest Distribution on Senior Notes or Obligations:			\$562,779.37	
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	\$3,156,163.88
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5			\$0.00	\$3,156,163.88
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3			\$0.00	\$3,156,163.88
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1			\$0.00	\$3,156,163.88
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9			\$0.00	\$3,156,163.88
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7			\$0.00	\$3,156,163.88
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4			\$0.00	\$3,156,163.88
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8			\$0.00	\$3,156,163.88
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6			\$0.00	\$3,156,163.88
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4			\$0.00	\$3,156,163.88
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2			\$0.00	\$3,156,163.88
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0			\$0.00	\$3,156,163.88
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5			\$0.00	\$3,156,163.88
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3			\$0.00	\$3,156,163.88
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1			\$0.00	\$3,156,163.88
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9			\$0.00	\$3,156,163.88
	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			\$76,152.00	\$3,080,011.88
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0			\$63,166.08	\$3,016,845.80
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7			\$69,570.00	\$2,947,275.80
	Total Interest Distribution on Subordinate Notes or Obligations:			\$208,888.08	
F.	Payment of Principal Distribution Amount of Subordinate Notes			\$0.00	\$2,947,275.80
G.	Allocation to Principal Account for scheduled Principal Payments			\$335,666.67	\$2,611,609.13
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount			\$2,434,375.59	\$177,233.54
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)			\$0.00	\$177,233.54
J.	Allocate to Principal Account, after prior allocations			\$177,233.54	(\$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	\$230,350,000.00	
	2 Interest net of FRN allocation	\$1,055,344.85	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$76,034.05	
	5 Minus amounts required..ED..guarantee agencies	\$173,948.01	
	6 Minus defaulted during the month	\$2,725.47	
	7 Minus auction note and trustee fees	\$5,941.88	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.16%	
B.	Senior Asset Percentage	Net Loan Rate	
	1 Student Loan Portfolio Balance	\$206,348,473.66	
	2 Fund Balances	\$7,884,921.77	
	3 Senior Notes Interest	\$462,150.75	
	4 Senior Notes Outstanding	\$178,811,000.00	
C.	Senior Asset Percentage	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$206,348,473.66	
	2 Fund Balances	\$7,884,921.77	
	3 All Notes Interest	\$596,443.20	
	4 All Notes Outstanding	\$244,761,000.00	
	Subordinate Asset Percentage		87.28%

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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	422	\$2,072,162.03	1.03%
	2 UnSubsidized Stafford	429	\$3,150,308.61	1.57%
	3 Consolidation	14,641	\$195,135,294.44	97.39%
	4 Total By Loan Type Distribution	15,492	\$200,357,765.08	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	139	\$2,015,747.35	1.01%
	4 Forbearance	127	\$2,839,316.62	1.42%
	5 Repayment	15,196	\$194,978,682.27	97.32%
	6 Claims	28	\$506,844.79	0.25%
	7 Total By Borrower Status Distribution	15,492	\$200,357,765.08	100.00%
C.	School Type Distribution:			
	1 Graduate	15,429	\$200,179,090.63	99.91%
	2 Undergraduate	63	\$178,674.45	0.09%
	3 Total By School Type Distribution	15,492	\$200,357,765.08	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 (\$)	Percentage (%)		
A.	INTERIM:											
	In-School											
	Current	1	\$6,901.00	0.31%	1	\$17,729.09	0.52%	48	\$539,952.46	0.27%		
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	\$17,729.09	0.52%	48	\$539,952.46	0.27%		
D.	REPAYMENT:											
	Active											
	Current	340	\$1,707,241.32	77.02%	340	\$2,597,574.54	76.50%	13,678	\$178,302,534.56	89.67%		
	1-29 Days Delinquent	24	\$102,126.61	4.61%	25	\$174,272.98	5.13%	462	\$8,263,071.05	4.16%		
	30-59 Days Delinquent	15	\$73,351.93	3.31%	15	\$104,513.79	3.08%	104	\$2,200,547.37	1.11%		
	60-89 Days Delinquent	4	\$23,848.49	1.08%	2	\$19,912.61	0.59%	57	\$1,770,538.72	0.89%		
	90-119 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	18	\$536,718.13	0.27%		
	≥ 120 Days Delinquent	7	\$70,144.43	3.16%	7	\$90,372.74	2.66%	98	\$2,623,853.23	1.32%		
E.	Deferment:											
	Current	19	\$127,056.20	5.73%	17	\$191,603.06	5.64%	55	\$1,281,529.28	0.64%		
F.	Forbearance:											
	Current	11	\$102,796.77	4.64%	17	\$162,666.91	4.79%	99	\$2,840,519.40	1.43%		
G.	Claims	1	\$3,146.76	0.14%	5	\$36,711.13	1.08%	22	\$492,771.27	0.25%		
H.	TOTAL REPAYMENT	421	\$2,209,712.51	99.69%	428	\$3,377,627.76	99.48%	14,593	\$198,312,083.01	99.73%		
I.	TOTAL PORTFOLIO	422	\$2,216,613.51	100.00%	429	\$3,395,356.85	100.00%	14,641	\$198,852,035.47	100.00%		
J.	GRAND TOTAL					\$204,464,005.83						

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2026

Collection Period: 12/01/25 to 12/31/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/25 to 12/31/25 01/26/26
A.	1 ABS Notes Outstanding	\$244,761,000
B.	1 Total Principal Balance	\$200,357,765
	2 Total Fund Accounts Balance	\$7,855,433
	3 Total Principal and Accrued Interest Balance	\$206,348,474
C.	4 Number of Loans	15,492
	5 Number of Borrowers	8,199
D.	1 Borrower Payments- Principal	\$2,366,460
	2 Borrower Payments- Interest	\$446,396
E.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$76,034
	3 Cash Release to Access Group, Inc.	\$0
F.	1 Weighted Average Coupon (WAC)	2.84%
	2 Weighted Average Remaining Maturity (WARM)	124
G.	1 Senior Notes Outstanding	\$178,811,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,491,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.16%
	6 Senior Asset Percentage	119.55%
	7 Subordinate Asset Percentage	87.28%

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

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	February-25	March-25	April-25	May-25	June-25	July-25	August-25	September-25	October-25	November-25	December-25
	Reporting Date	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	1/26/2026
A.	1 Asset Backed Securities	\$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	\$244,761,000
B.	1 Total Principal Balance	\$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	\$200,357,765
	2 Total Fund Accounts Balance	\$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	\$7,855,433
	3 Total Principal and Accrued Interest Balance	\$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	\$206,348,474
	4 Number of Loans	16,932	16,796	16,655	16,513	16,379	16,244	16,107	15,977	15,801	15,629	15,492
	5 Number of Borrowers	8,893	8,825	8,760	8,690	8,623	8,556	8,495	8,441	8,349	8,265	8,199
C.	1 Borrower Payments- Principal	\$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	\$2,366,460
	2 Borrower Payments- Interest	\$495,675	\$459,695	\$499,628	\$478,631	\$484,062	\$454,362	\$482,293	\$466,772	\$432,083	\$455,645	\$446,396
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,643	\$0	\$0
	2 Administration Fees	\$85,605	\$84,616	\$83,622	\$82,689	\$81,680	\$80,672	\$79,808	\$78,878	\$77,956	\$76,987	\$76,034
	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%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%
	2 Weighted Average Remaining Maturity (WARM)	129	129	128	128	127	127	126	125	125	124	124
F.	1 Senior Notes Outstanding	\$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	\$178,811,000
	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	\$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	\$3,491,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.31%	4.56%	4.46%	4.53%	4.46%	4.38%	4.53%	4.45%	4.39%	4.18%	4.16%
	6 Senior Asset Percentage	116.88%	117.11%	117.41%	117.56%	117.87%	118.17%	118.40%	118.57%	119.04%	119.20%	119.55%
	7 Subordinate Asset Percentage	88.75%	88.59%	88.48%	88.40%	88.24%	88.06%	87.92%	87.85%	87.58%	87.49%	87.28%