

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2026
Collection Period: 01/01/26 to 01/31/26

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									December 31, 2025	Change	January 31, 2026	
1	Principal Balance								\$200,357,765.08	(\$2,756,262.72)	\$197,601,502.36	
2	Accrued Interest								\$4,106,240.75	\$48,488.46	\$4,154,729.21	
3	Accrued ISP								\$10,182.39	\$3,569.56	\$13,751.95	
4	Accrued SAP								\$1,874,285.44	\$542,519.24	\$2,416,804.68	
5	Total Principal And Accrued Interest Balance								\$206,348,473.66	(\$2,161,685.46)	\$204,186,788.20	
6	Fund Accounts Balance								\$7,855,432.95	\$1,805,650.43	\$9,661,083.38	
7	Total Student Loans And Fund Balance								\$214,203,906.61	(\$356,035.03)	\$213,847,751.58	
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.84%	0.00%	2.85%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						124	(1)	123	
3	Number of Loans								15,492	(125)	15,367	
4	Number of Borrowers								8,199	(62)	8,137	
C. Notes and Certificates												
			CUSIP	Index	Spread Adjustment	Margin	1/31/2026 Int. Rate	Balance December 31, 2025	Change	Balance January 31, 2026	% 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	4.16000%	\$0.00	\$0.00	\$53,400,000.00	22.05%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-4 ARC	00432CAN1	Auction	N/A	N/A	4.18000%	\$39,050,000.00	\$0.00	\$39,050,000.00	16.13%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1		B ARC	00432CAP6	Auction	N/A	N/A	4.18000%	\$23,750,000.00	\$0.00	\$23,750,000.00	9.81%
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	4.18000%	\$31,150,000.00	(\$2,600,000.00)	\$28,550,000.00	11.79%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-6 ARC	00432CBC4	Auction	N/A	N/A	4.16000%	\$40,800,000.00	\$0.00	\$40,800,000.00	16.85%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1		B ARC	00432CBE0	Auction	N/A	N/A	4.18000%	\$19,700,000.00	\$0.00	\$19,700,000.00	8.14%
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%	4.52287%	\$14,411,000.00	\$0.00	\$14,411,000.00	5.95%
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	4.16000%	\$22,500,000.00	\$0.00	\$22,500,000.00	9.29%
20	Total Notes and Certificates						4.19077%	\$244,761,000.00	(\$2,600,000.00)	\$242,161,000.00	100.00%	
D. Fund Balances												
								December 31, 2025	Change	January 31, 2026		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$50,626.23	(\$2,857.54)	\$47,768.69		
3	Capitalized Interest Fund							\$2,859,438.00	\$0.00	\$2,859,438.00		
4	Collection Fund							\$4,114,402.95	(\$759,771.80)	\$3,354,631.15		
5	Debt Service Fund - Interest Account							\$799,529.82	(\$378,996.03)	\$420,533.79		
6	Debt Service Fund - Principal Account							\$31,435.95	\$2,947,275.80	\$2,978,711.75		
7	Total Fund Accounts Balance							\$7,855,432.95	\$1,805,650.43	\$9,661,083.38		

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2026

Collection Period: 01/01/26 to 01/31/26

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		1/31/2026	1/31/2026	1/31/2026
1	Borrower Payments - Total	(\$2,561,295.00)	(\$2,540,002.80)	(\$21,292.20)
2	Claim Payments	(\$164,800.44)	(\$164,800.44)	\$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	(\$2,726,095.44)	(\$2,704,803.24)	(\$21,292.20)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	(\$26,642.18)	(\$37,894.18)	\$11,252.00
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	(\$3,525.10)	(\$3,491.07)	(\$34.03)
4	Total Adjustments	(\$3,525.10)	(\$3,491.07)	(\$34.03)
5	Total Non-Cash Principal Activity	(\$30,167.28)	(\$41,385.25)	\$11,217.97
C.	Total Student Loan Principal Activity	(\$2,756,262.72)	(\$2,746,188.49)	(\$10,074.23)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$453,012.52)	(\$432,652.99)	(\$20,359.53)
2	Claim Payments	(\$5,770.09)	(\$5,770.09)	\$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	(\$57.47)	(\$57.47)	\$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	(\$458,840.08)	(\$438,480.55)	(\$20,359.53)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$476,746.32	\$448,675.77	\$28,070.56
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$3,569.56	\$2,882.61	\$686.95
3	Special Allowance Payments - Accrued	\$542,519.24	\$541,684.41	\$834.82
4	Capitalized Interest	\$26,642.18	\$37,894.18	(\$11,252.00)
	5a Small Balance and Other Adjustments	(\$2,259.98)	(\$2,108.31)	(\$151.67)
	5b Adjustments - Write-offs	(\$0.23)	(\$0.01)	(\$0.22)
	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	(\$2,260.21)	(\$2,108.32)	(\$151.89)
6	Fee Accruals	\$6,200.25	\$5,887.23	\$313.02
7	Total Non-Cash Interest Activity	\$1,053,417.34	\$1,034,915.88	\$18,501.46
F.	Total Student Loan Interest Activity	\$594,577.26	\$596,435.33	(\$1,858.07)

ACCESS GROUP, INC.

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

Report Date: February 25, 2026
Collection Period: 01/01/26 to 01/31/26

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	January 31, 2026	
	1 Beginning Balance	\$3,974,196.14	
	2 Transfers to Other Funds	(\$3,974,196.14)	
	3 Amount received in the collection account related to the collection period	\$2,925,936.16	
	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	\$164,800.44	
	8 Guarantee Payments of Interest	\$5,770.09	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$29,488.82	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$3,125,995.51	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$75,134.16	\$75,134.16
	1b Broker Dealer, Auction Agent and Other Fees	\$177,921.41	\$177,921.41
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$741,062.14	\$741,062.14
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$210,459.64	\$210,459.64
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$335,666.67	\$335,666.67
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,585,751.49	\$1,585,751.49
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00
	11 Cash Release to Access Group, Inc.	\$0.00	\$0.00
	12 Total Payments	\$3,125,995.51	\$3,125,995.51
			\$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)	\$3,125,995.51	\$3,125,995.51	\$0.00
B.	Administration Funds	\$253,055.57	\$2,872,939.94	\$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	\$2,872,939.94	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,872,939.94	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$340,820.16	\$2,532,119.78	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$124,616.36	\$2,407,503.42	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,407,503.42	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,407,503.42	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,407,503.42	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,407,503.42	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$91,108.76	\$2,316,394.66	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$130,200.96	\$2,186,193.70	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,186,193.70	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$54,315.90	\$2,131,877.80	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,131,877.80	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,131,877.80	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,131,877.80	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,131,877.80	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$741,062.14		
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	\$2,131,877.80	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,131,877.80	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,131,877.80	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,131,877.80	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,131,877.80	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,131,877.80	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,131,877.80	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,131,877.80	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,131,877.80	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,131,877.80	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,131,877.80	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,131,877.80	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,131,877.80	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,131,877.80	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,131,877.80	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,131,877.80	\$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	\$75,791.00	\$2,056,086.80	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$62,866.64	\$1,993,220.16	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$71,802.00	\$1,921,418.16	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$210,459.64		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,921,418.16	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$335,666.67	\$1,585,751.49	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,585,751.49	\$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	\$227,750,000.00
	2 Interest net of FRN allocation	\$999,642.35
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$75,134.16
	5 Minus amounts required..ED..guarantee agencies	\$171,586.99
	6 Minus defaulted during the month	\$3,813.19
	7 Minus auction note and trustee fees	\$5,863.52
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.92%
	Net Loan Rate	3.92%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$204,186,788.20
	2 Fund Balances	\$9,685,722.31
	3 Senior Notes Interest	\$246,827.19
	4 Senior Notes Outstanding	\$176,211,000.00
	Senior Asset Percentage	121.23%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$204,186,788.20
	2 Fund Balances	\$9,685,722.31
	3 All Notes Interest	\$324,795.01
	4 All Notes Outstanding	\$242,161,000.00
	Subordinate Asset Percentage	88.18%

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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	421	\$2,069,998.50	1.05%
	2 UnSubsidized Stafford	427	\$3,142,397.91	1.59%
	3 Consolidation	14,519	\$192,389,105.95	97.36%
	4 Total By Loan Type Distribution	15,367	\$197,601,502.36	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	136	\$1,978,640.81	1.00%
	4 Forbearance	111	\$2,491,297.75	1.26%
	5 Repayment	15,084	\$192,590,945.79	97.46%
	6 Claims	34	\$523,443.96	0.26%
7 Total By Borrower Status Distribution	15,367	\$197,601,502.36	100.00%	
C.	School Type Distribution:			
	1 Graduate	15,304	\$197,423,469.60	99.91%
	2 Undergraduate	63	\$178,032.76	0.09%
	3 Total By School Type Distribution	15,367	\$197,601,502.36	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School									
Current	1	\$6,901.00	0.31%	1	\$17,781.93	0.52%	47	\$539,803.25	0.28%
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	\$17,781.93	0.52%	47	\$539,803.25	0.28%
D. REPAYMENT:									
Active									
Current	333	\$1,644,700.68	74.40%	332	\$2,559,769.01	75.56%	13,563	\$175,815,209.55	89.63%
1-29 Days Delinquent	31	\$212,892.57	9.63%	30	\$253,773.79	7.49%	469	\$8,532,414.08	4.35%
30-59 Days Delinquent	13	\$45,230.70	2.05%	15	\$72,231.52	2.13%	115	\$2,130,694.62	1.09%
60-89 Days Delinquent	8	\$48,101.81	2.18%	7	\$60,168.43	1.78%	44	\$1,269,738.29	0.65%
90-119 Days Delinquent	1	\$3,039.10	0.14%	1	\$6,182.77	0.18%	32	\$1,138,044.09	0.58%
≥ 120 Days Delinquent	4	\$33,593.41	1.52%	3	\$36,605.03	1.08%	83	\$2,399,008.85	1.22%
E. Deferment:									
Current	19	\$127,056.20	5.75%	17	\$192,399.64	5.68%	53	\$1,237,976.11	0.63%
F. Forbearance:									
Current	9	\$78,266.13	3.54%	14	\$141,598.63	4.18%	88	\$2,601,884.56	1.33%
G. Claims	2	\$10,947.65	0.50%	7	\$47,272.90	1.40%	25	\$492,945.27	0.25%
H. TOTAL REPAYMENT	420	\$2,203,828.25	99.69%	426	\$3,370,001.72	99.48%	14,472	\$195,617,915.42	99.72%
I. TOTAL PORTFOLIO	421	\$2,210,729.25	100.00%	427	\$3,387,783.65	100.00%	14,519	\$196,157,718.67	100.00%
J. GRAND TOTAL					\$201,756,231.57				

ACCESS GROUP, INC.

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

Report Date: February 25, 2026

Collection Period: 01/01/26 to 01/31/26

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/26 to 01/31/26 02/25/26
A.	1 ABS Notes Outstanding	\$242,161,000
B.	1 Total Principal Balance	\$197,601,502
	2 Total Fund Accounts Balance	\$9,661,083
	3 Total Principal and Accrued Interest Balance	\$204,186,788
	4 Number of Loans	15,367
	5 Number of Borrowers	8,137
C.	1 Borrower Payments- Principal	\$2,561,295
	2 Borrower Payments- Interest	\$453,013
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$75,134
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.85%
	2 Weighted Average Remaining Maturity (WARM)	123
F.	1 Senior Notes Outstanding	\$176,211,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$2,600,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.92%
	6 Senior Asset Percentage	121.23%
	7 Subordinate Asset Percentage	88.18%

ACCESS GROUP, INC.

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

Trend Analysis Report

January 31, 2026

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	March-25	April-25	May-25	June-25	July-25	August-25	September-25	October-25	November-25	December-25	January-26
	Reporting Date	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	2/25/2026
A.	1 Asset Backed Securities	\$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	\$242,161,000
B.	1 Total Principal Balance	\$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	\$197,601,502
	2 Total Fund Accounts Balance	\$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	\$9,661,083
	3 Total Principal and Accrued Interest Balance	\$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	\$204,186,788
	4 Number of Loans	16,796	16,655	16,513	16,379	16,244	16,107	15,977	15,801	15,629	15,492	15,367
	5 Number of Borrowers	8,825	8,760	8,690	8,623	8,556	8,495	8,441	8,349	8,265	8,199	8,137
C.	1 Borrower Payments- Principal	\$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	\$2,561,295
	2 Borrower Payments- Interest	\$459,695	\$499,628	\$478,631	\$484,062	\$454,362	\$482,293	\$466,772	\$432,083	\$455,645	\$446,396	\$453,013
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,643	\$0	\$0	\$0
	2 Administration Fees	\$84,616	\$83,622	\$82,689	\$81,680	\$80,672	\$79,808	\$78,878	\$77,956	\$76,987	\$76,034	\$75,134
	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%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.85%
	2 Weighted Average Remaining Maturity (WARM)	129	128	128	127	127	126	125	125	124	124	123
F.	1 Senior Notes Outstanding	\$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	\$176,211,000
	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	\$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	\$2,600,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.56%	4.46%	4.53%	4.46%	4.38%	4.53%	4.45%	4.39%	4.18%	4.16%	3.92%
	6 Senior Asset Percentage	117.11%	117.41%	117.56%	117.87%	118.17%	118.40%	118.57%	119.04%	119.20%	119.55%	121.23%
	7 Subordinate Asset Percentage	88.59%	88.48%	88.40%	88.24%	88.06%	87.92%	87.85%	87.58%	87.49%	87.28%	88.18%