

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2026
Collection Period: 02/01/26 to 02/28/26

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									January 31, 2026	Change	February 28, 2026	
1	Principal Balance								\$197,601,502.36	(\$2,288,482.00)	\$195,313,020.36	
2	Accrued Interest								\$4,154,729.21	(\$47,731.45)	\$4,106,997.76	
3	Accrued ISP								\$13,751.95	(\$6,656.25)	\$7,095.70	
4	Accrued SAP								\$2,416,804.68	(\$1,343,128.36)	\$1,073,676.31	
5	Total Principal And Accrued Interest Balance								\$204,186,788.20	(\$3,685,998.07)	\$200,500,790.13	
6	Fund Accounts Balance								\$9,661,083.38	\$1,058,156.57	\$10,719,239.95	
7	Total Student Loans And Fund Balance								\$213,847,871.58	(\$2,627,841.50)	\$211,220,030.08	
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.85%	0.00%	2.85%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						123	(0)	123	
3	Number of Loans								15,367	(94)	15,273	
4	Number of Borrowers								8,137	(41)	8,096	
C. Notes and Certificates												
			CUSIP	Index	Spread Adjustment	Margin	2/28/2026 Int. Rate	Balance January 31, 2026	Change	Balance February 28, 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%	\$53,400,000.00	\$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	4.16000%	\$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	4.16000%	\$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	4.16000%	\$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	3.92000%	\$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	4.16000%	\$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	3.92000%	\$22,500,000.00	\$0.00	\$22,500,000.00	9.29%	
20	Total Notes and Certificates						4.11886%	\$244,761,000.00	(\$2,600,000.00)	\$242,161,000.00	100.00%	
D. Fund Balances												
								January 31, 2026	Change	February 28, 2026		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$47,768.69	\$987.78	\$48,756.47		
3	Capitalized Interest Fund							\$2,859,438.00	\$0.00	\$2,859,438.00		
4	Collection Fund							\$3,354,631.15	\$1,521,049.25	\$4,875,680.40		
5	Debt Service Fund - Interest Account							\$420,533.79	\$214,701.38	\$635,235.17		
6	Debt Service Fund - Principal Account							\$2,978,711.75	(\$678,581.84)	\$2,300,129.91		
7	Total Fund Accounts Balance							\$9,661,083.38	\$1,058,156.57	\$10,719,239.95		

ACCESS GROUP, INC.

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

Monthly Servicing Report

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		2/28/2026	2/28/2026	2/28/2026
1	Borrower Payments - Total	(\$2,172,689.63)	(\$2,150,778.01)	(\$21,911.62)
2	Claim Payments	(\$160,527.09)	(\$153,230.09)	(\$7,297.00)
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	(\$2,333,216.72)	(\$2,304,008.10)	(\$29,208.62)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$46,152.44	\$33,851.82	\$12,300.62
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	(\$1,417.72)	(\$1,415.10)	(\$2.62)
4	Total Adjustments	(\$1,417.72)	(\$1,415.10)	(\$2.62)
5	Total Non-Cash Principal Activity	\$44,734.72	\$32,436.72	\$12,298.00
C.	Total Student Loan Principal Activity	(\$2,288,482.00)	(\$2,271,571.38)	(\$16,910.62)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$425,944.04)	(\$409,898.95)	(\$16,045.09)
2	Claim Payments	(\$5,936.74)	(\$5,666.05)	(\$270.69)
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	(\$15.19)	(\$15.18)	(\$0.01)
6	Subsidized Gov't Interest Payments (ISP)	\$3,383.77	\$4,582.53	(\$1,198.76)
7	Special Allowance Payments (SAP)	(\$1,860,676.91)	(\$1,856,736.51)	(\$3,940.40)
8	Total Cash Interest Activity	(\$2,289,189.11)	(\$2,267,734.16)	(\$21,454.95)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$425,215.10	\$400,044.61	\$25,170.48
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$3,526.14	\$2,904.03	\$622.11
3	Special Allowance Payments - Accrued	\$531,157.08	\$530,398.52	\$758.56
4	Capitalized Interest	(\$46,152.44)	(\$33,851.82)	(\$12,300.62)
	5a Small Balance and Other Adjustments	(\$998.42)	(\$963.52)	(\$34.90)
	5b Adjustments - Write-offs	(\$0.01)	(\$0.01)	\$0.00
	5c Other Adjustments - Subsidized Govt Interest (ISP)	(\$13,566.16)	(\$12,846.98)	(\$719.18)
	5d Other Adjustments - Special Allowance Payments (SAP)	(\$13,608.53)	(\$13,719.72)	\$111.19
5	Total Adjustments	(\$28,173.12)	(\$27,530.23)	(\$642.89)
6	Fee Accruals	\$6,100.29	\$5,809.72	\$290.57
7	Total Non-Cash Interest Activity	\$891,673.04	\$877,774.83	\$13,898.21
F.	Total Student Loan Interest Activity	(\$1,397,516.07)	(\$1,389,959.33)	(\$7,556.74)

ACCESS GROUP, INC.

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Collection Period: 02/01/26 to 02/28/26

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	February 28, 2026	
	1 Beginning Balance	\$3,125,995.51	
	2 Transfers to Other Funds	(\$3,125,995.51)	
	3 Amount received in the collection account related to the collection period	\$1,727,302.62	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	(\$3,383.77)	
	6 Federal Special Allowance Payments	\$1,860,676.91	
	7 Guarantee Payments of Principal	\$160,527.09	
	8 Guarantee Payments of Interest	\$5,936.74	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$24,638.93	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$3,775,698.52	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$74,100.56	\$74,100.56
	1b Broker Dealer, Auction Agent and Other Fees	\$176,537.28	\$176,537.28
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$646,966.32	\$646,966.32
	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	\$261,482.65	\$261,482.65
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$335,666.66	\$335,666.66
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,280,945.05	\$2,280,945.05
	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	\$3,775,698.52	\$3,775,698.52
			\$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)	\$3,775,698.52	\$3,775,698.52	\$0.00
B.	Administration Funds	\$250,637.84	\$3,525,060.68	\$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	\$3,525,060.68	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,525,060.68	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$160,573.80	\$3,364,486.88	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$117,423.35	\$3,247,063.53	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,247,063.53	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,247,063.53	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,247,063.53	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,247,063.53	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$81,038.65	\$3,166,024.88	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$237,235.68	\$2,928,789.20	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,928,789.20	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$50,694.84	\$2,878,094.36	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,878,094.36	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,878,094.36	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,878,094.36	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,878,094.36	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$646,966.32		
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	\$2,878,094.36	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,878,094.36	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,878,094.36	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,878,094.36	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,878,094.36	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,878,094.36	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,878,094.36	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,878,094.36	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,878,094.36	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,878,094.36	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,878,094.36	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,878,094.36	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,878,094.36	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,878,094.36	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,878,094.36	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,878,094.36	\$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	\$71,416.25	\$2,806,678.11	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$59,237.90	\$2,747,440.21	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$130,828.50	\$2,616,611.71	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$261,482.65		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,616,611.71	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$335,666.66	\$2,280,945.05	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,280,945.05	\$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	\$947,782.22
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$74,100.56
	5 Minus amounts required..ED..guarantee agencies	\$169,561.59
	6 Minus defaulted during the month	\$5,912.61
	7 Minus auction note and trustee fees	\$5,296.08
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.66%
	Net Loan Rate	3.66%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$200,500,790.13
	2 Fund Balances	\$10,749,170.54
	3 Senior Notes Interest	\$296,301.83
	4 Senior Notes Outstanding	\$176,211,000.00
	Senior Asset Percentage	119.72%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$200,500,790.13
	2 Fund Balances	\$10,749,170.54
	3 All Notes Interest	\$373,492.90
	4 All Notes Outstanding	\$242,161,000.00
	Subordinate Asset Percentage	87.08%

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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	419	\$2,063,779.34	1.06%
	2 UnSubsidized Stafford	424	\$3,131,706.45	1.60%
	3 Consolidation	14,430	\$190,117,534.57	97.34%
	4 Total By Loan Type Distribution	15,273	\$195,313,020.36	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	141	\$2,254,610.43	1.15%
	4 Forbearance	134	\$3,408,297.10	1.75%
	5 Repayment	14,958	\$188,986,302.87	96.76%
	6 Claims	38	\$646,635.91	0.33%
7 Total By Borrower Status Distribution	15,273	\$195,313,020.36	100.00%	
C.	School Type Distribution:			
	1 Graduate	15,210	\$195,132,933.73	99.91%
	2 Undergraduate	63	\$180,086.63	0.09%
	3 Total By School Type Distribution	15,273	\$195,313,020.36	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.			
In-School										
Current	1	\$6,901.00	0.31%	1	\$17,829.65	0.53%	49	\$592,741.46	0.31%	
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	\$17,829.65	0.53%	49	\$592,741.46	0.31%
D.	REPAYMENT:									
Active										
Current	330	\$1,613,211.06	73.21%	335	\$2,478,730.55	73.45%	13,289	\$170,507,196.99	87.96%	
1-29 Days Delinquent	21	\$111,849.10	5.08%	20	\$161,417.15	4.78%	601	\$9,860,001.00	5.09%	
30-59 Days Delinquent	22	\$122,964.59	5.58%	24	\$168,324.44	4.99%	138	\$2,943,786.78	1.52%	
60-89 Days Delinquent	4	\$21,178.04	0.96%	2	\$20,122.61	0.60%	57	\$1,261,072.10	0.65%	
90-119 Days Delinquent	1	\$4,030.69	0.18%	1	\$6,805.37	0.20%	24	\$535,103.84	0.28%	
≥ 120 Days Delinquent	4	\$33,768.29	1.53%	3	\$36,797.90	1.09%	82	\$2,693,788.63	1.39%	
E.	Deferment:									
Current	19	\$128,551.92	5.83%	17	\$187,595.44	5.56%	56	\$1,453,792.81	0.75%	
F.	Forbearance:									
Current	15	\$136,546.06	6.20%	16	\$232,187.52	6.88%	103	\$3,403,369.19	1.76%	
G.	Claims									
	2	\$24,629.96	1.12%	5	\$64,737.90	1.92%	31	\$590,986.08	0.30%	
H.	TOTAL REPAYMENT	418	\$2,196,729.71	99.69%	423	\$3,356,718.88	99.47%	14,381	\$193,249,097.42	99.69%
I.	TOTAL PORTFOLIO	419	\$2,203,630.71	100.00%	424	\$3,374,548.53	100.00%	14,430	\$193,841,838.88	100.00%
J.	GRAND TOTAL									
					\$199,420,018.12					

ACCESS GROUP, INC.

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

Report Date: March 25, 2026

Collection Period: 02/01/26 to 02/28/26

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/26 to 02/28/26 03/25/26
A.	1 ABS Notes Outstanding	\$242,161,000
B.	1 Total Principal Balance	\$195,313,020
	2 Total Fund Accounts Balance	\$10,719,240
	3 Total Principal and Accrued Interest Balance	\$200,500,790
	4 Number of Loans	15,273
	5 Number of Borrowers	8,096
C.	1 Borrower Payments- Principal	\$2,172,690
	2 Borrower Payments- Interest	\$425,944
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$74,101
	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	3.66%
	6 Senior Asset Percentage	119.72%
	7 Subordinate Asset Percentage	87.08%

ACCESS GROUP, INC.

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

Trend Analysis Report

February 28, 2026

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	April-25	May-25	June-25	July-25	August-25	September-25	October-25	November-25	December-25	January-26	February-26
	Reporting Date	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	3/25/2026
A.	1 Asset Backed Securities	\$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	\$244,761,000	\$242,161,000
B.	1 Total Principal Balance	\$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	\$195,313,020
	2 Total Fund Accounts Balance	\$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	\$10,719,240
	3 Total Principal and Accrued Interest Balance	\$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	\$200,500,790
	4 Number of Loans	16,655	16,513	16,379	16,244	16,107	15,977	15,801	15,629	15,492	15,367	15,273
	5 Number of Borrowers	8,760	8,690	8,623	8,556	8,495	8,441	8,349	8,265	8,199	8,137	8,096
C.	1 Borrower Payments- Principal	\$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	\$2,172,690
	2 Borrower Payments- Interest	\$499,628	\$478,631	\$484,062	\$454,362	\$482,293	\$466,772	\$432,083	\$455,645	\$446,396	\$453,013	\$425,944
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$2,643	\$0	\$0	\$0	\$0
	2 Administration Fees	\$83,622	\$82,689	\$81,680	\$80,672	\$79,808	\$78,878	\$77,956	\$76,987	\$76,034	\$75,134	\$74,101
	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%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.85%	2.85%
	2 Weighted Average Remaining Maturity (WARM)	128	128	127	127	126	125	125	124	124	123	123
F.	1 Senior Notes Outstanding	\$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	\$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	\$3,100,000	\$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	\$2,600,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.46%	4.53%	4.46%	4.38%	4.53%	4.45%	4.39%	4.18%	4.16%	3.92%	3.66%
	6 Senior Asset Percentage	117.41%	117.56%	117.87%	118.17%	118.40%	118.57%	119.04%	119.20%	119.55%	121.23%	119.72%
	7 Subordinate Asset Percentage	88.48%	88.40%	88.24%	88.06%	87.92%	87.85%	87.58%	87.49%	87.28%	88.18%	87.08%