ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 26, 2026
Collection Period: 09/01/26 to 09/30/26

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

A. Student Loan Portfolio and Fund Balance

		August 31, 2026	Change	September 30, 2026
1	Principal Balance	$180,642,628.02	($2,037,492.35)	$178,605,135.67
2	Accrued Interest	$3,826,911.15	($55,340.49)	$3,771,570.65
3	Accrued ISP	$6,597.54	$3,449.06	$10,046.60
4	Accrued SAP	$976,714.24	$490,967.31	$1,467,681.55
5	Total Principal And Accrued Interest Balance	$185,452,850.95	($1,598,416.47)	$183,854,434.47
6	Fund Accounts Balance	$10,277,972.80	($1,303,359.22)	$8,974,613.58
7	**Total Student Loans And Fund Balance**	**$195,730,823.75**	**($2,901,775.69)**	**$192,829,048.05**

B.

			August 31, 2026	Change	September 30, 2026
1	Weighted Average Coupon **(WAC)**	**[not including SAP]**	2.84%	0.00%	2.84%
2	Weighted Average Remaining Maturity **(WARM)**	**[includes in-school period]**	119	(1)	119
3	Number of Loans		14,521	(117)	14,404
4	Number of Borrowers		7,739	(60)	7,679

C. Notes and Certificates

				CUSIP	Index	Spread Adjustment	Margin	9/30/2026 Int. Rate	Balance August 31, 2026	Change	Balance September 30, 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	3.78000%	$53,400,000.00	$0.00	$53,400,000.00	23.86%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	3.78000%	$39,050,000.00	$0.00	$39,050,000.00	17.45%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	3.78000%	$23,750,000.00	$0.00	$23,750,000.00	10.61%
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	3.78000%	$15,050,000.00	($1,900,000.00)	$13,150,000.00	5.87%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	3.78000%	$40,800,000.00	$0.00	$40,800,000.00	18.23%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	3.78000%	$19,700,000.00	$0.00	$19,700,000.00	8.80%
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%	4.13357%	$12,430,000.00	($942,000.00)	$11,488,000.00	5.13%
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	3.78000%	$22,500,000.00	$0.00	$22,500,000.00	10.05%
20	**Total Notes and Certificates**							**3.79815%**	**$226,680,000.00**	**($2,842,000.00)**	**$223,838,000.00**	**100.00%**

D. Fund Balances

		August 31, 2026	Change	September 30, 2026
1	Acquisition Fund	$0.00	$0.00	$0.00
2	Administration Fund	$50,217.13	($36.95)	$50,180.18
3	Capitalized Interest Fund	$2,859,438.00	$0.00	$2,859,438.00
4	Collection Fund	$4,124,722.21	($565,655.65)	$3,559,066.56
5	Debt Service Fund - Interest Account	$704,820.92	($89,090.84)	$615,730.08
6	Debt Service Fund - Principal Account	$2,538,774.54	($648,575.78)	$1,890,198.76
7	**Total Fund Accounts Balance**	**$10,277,972.80**	**($1,303,359.22)**	**$8,974,613.58**

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals

		Totals	CONSOLIDATION	STAFFORD
A.	**Student Loan Cash Principal Activity**	**9/30/2026**	**9/30/2026**	**9/30/2026**
1	Borrower Payments - Total	($2,024,436.20)	($2,002,946.13)	($21,490.07)
2	Claim Payments	($89,842.68)	($89,842.68)	$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**	**($2,114,278.88)**	**($2,092,788.81)**	**($21,490.07)**
B.	**Student Loan Non-Cash Principal Activity**			
1	Capitalized Interest	$78,090.87	$57,580.62	$20,510.25
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	($1,304.34)	($1,303.99)	($0.35)
4	Total Adjustments	($1,304.34)	($1,303.99)	($0.35)
5	**Total Non-Cash Principal Activity**	**$76,786.53**	**$56,276.63**	**$20,509.90**
C.	**Total Student Loan Principal Activity**	**($2,037,492.35)**	**($2,036,512.18)**	**($980.17)**
D.	**Student Loan Cash Interest Activity**			
1	Borrower Payments - Total	($397,058.43)	($383,579.09)	($13,479.34)
2	Claim Payments	($907.43)	($907.43)	$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	($3.90)	($3.90)	$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**	**($397,969.76)**	**($384,490.42)**	**($13,479.34)**
E.	**Student Loan Non-Cash Interest Activity**			
1	Borrower Accruals	$416,164.12	$393,407.55	$22,756.56
2	Subsidized Gov't Interest - Accrued Interest (ISP)	$3,449.06	$3,007.78	$441.28
3	Special Allowance Payments - Accrued	$490,967.31	$489,010.61	$1,956.70
4	Capitalized Interest	($78,090.87)	($57,580.62)	($20,510.25)
5a	Small Balance and Other Adjustments	($484.67)	($484.53)	($0.14)
5b	Adjustments - Write-offs	($0.23)	($0.23)	$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	($484.90)	($484.76)	($0.14)
6	Fee Accruals	$5,040.92	$4,705.26	$335.66
7	**Total Non-Cash Interest Activity**	**$837,045.64**	**$832,065.82**	**$4,979.81**
F.	**Total Student Loan Interest Activity**	**$439,075.88**	**$447,575.40**	**($8,499.53)**

ACCESS GROUP, INC.

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Monthly Servicing Report

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

A.	Collection Fund	September 30, 2026
1	Beginning Balance	$3,105,824.99
2	Transfers to Other Funds	($3,105,824.99)
3	Amount received in the collection account related to the collection period	$3,369,370.11
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	$89,842.68
8	Guarantee Payments of Interest	$907.43
9	Misc. Payments Received/Due	$0.00
10	Sale Proceeds/Repurchases	$0.00
11	Interest and Other Earnings	$27,920.70
12	Counterparty Swap Payments	$0.00
13	Transfers from Other Funds	$0.00
14	**Ending Balance**	**$3,488,040.92**

B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer/Used from Other Funds
1a	Administrative Allowance	$67,740.99	$67,740.99	$0.00
1b	Broker Dealer, Auction Agent and Other Fees	$159,817.65	$159,817.65	$0.00
2	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	$456,247.89	$456,247.89	$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	$187,693.70	$187,693.70	$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	$303,333.33	$303,333.33	$0.00
7	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	$2,036,188.01	$2,036,188.01	$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	$277,019.35	$277,019.35	$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**	**$3,488,040.92**	**$3,488,040.92**	**$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)	**$3,488,040.92**	$3,488,040.92	$0.00
B.		**Administration Funds**	**$227,558.64**	$3,260,482.28	$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	$3,260,482.28	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	$0.00	$3,260,482.28	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	$151,976.40	$3,108,505.88	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	$115,103.78	$2,993,402.10	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	$0.00	$2,993,402.10	$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	$0.00	$2,993,402.10	$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	$0.00	$2,993,402.10	$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	$0.00	$2,993,402.10	$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	$32,159.80	$2,961,242.30	$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	$116,116.80	$2,845,125.50	$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	$0.00	$2,845,125.50	$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	$40,891.11	$2,804,234.39	$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	$0.00	$2,804,234.39	$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	$0.00	$2,804,234.39	$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	$0.00	$2,804,234.39	$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	$0.00	$2,804,234.39	$0.00
		Total Interest Distribution on Senior Notes or Obligations:	**$456,247.89**		
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	$2,804,234.39	$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	$0.00	$2,804,234.39	$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	$0.00	$2,804,234.39	$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	$0.00	$2,804,234.39	$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	$0.00	$2,804,234.39	$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	$0.00	$2,804,234.39	$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	$0.00	$2,804,234.39	$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	$0.00	$2,804,234.39	$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	$0.00	$2,804,234.39	$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	$0.00	$2,804,234.39	$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	$0.00	$2,804,234.39	$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	$0.00	$2,804,234.39	$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	$0.00	$2,804,234.39	$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	$0.00	$2,804,234.39	$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	$0.00	$2,804,234.39	$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	$0.00	$2,804,234.39	$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	$67,592.50	$2,736,641.89	$0.00
	2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	$56,066.20	$2,680,575.69	$0.00
	3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	$64,035.00	$2,616,540.69	$0.00
		Total Interest Distribution on Subordinate Notes or Obligations:	**$187,693.70**		
F.		**Payment of Principal Distribution Amount of Subordinate Notes**	**$0.00**	$2,616,540.69	$0.00
G.		**Allocation to Principal Account for scheduled Principal Payments**	**$303,333.33**	$2,313,207.36	$0.00
H.		**Allocate to Principal Account, an Amount up to the Principal Distribution Amount**	**$2,036,188.01**	$277,019.35	$0.00
I.		**Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)**	**$0.00**	$277,019.35	$0.00
J.		**Allocate to Principal Account, after prior allocations**	**$277,019.35**	$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	$212,350,000.00
2	Interest net of FRN allocation	$901,761.37
3	Minus counterparty swap payments	$0.00
4	Minus administrative allowance	$67,740.99
5	Minus amounts required..ED..guarantee agencies	$154,991.15
6	Minus defaulted during the month	$9,722.45
7	Minus auction note and trustee fees	$5,225.21
8	Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.76%
	Net Loan Rate	**3.76%**

B. Senior Asset Percentage

1	Student Loan Portfolio Balance	$183,854,434.47
2	Fund Balances	$9,001,072.48
3	Senior Notes Interest	$315,877.93
4	Senior Notes Outstanding	$157,888,000.00
	Senior Asset Percentage	**121.95%**

C. Subordinate Asset Percentage

1	Student Loan Portfolio Balance	$183,854,434.47
2	Fund Balances	$9,001,072.48
3	All Notes Interest	$441,156.69
4	All Notes Outstanding	$223,838,000.00
	Subordinate Asset Percentage	**85.96%**

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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	395	$1,924,740.35	1.08%
2	UnSubsidized Stafford	390	$2,922,410.08	1.64%
3	Consolidation	13,619	$173,757,985.24	97.29%
4	**Total By Loan Type Distribution**	**14,404**	**$178,605,135.67**	**100.00%**
B.	**Borrower Status Distribution:**			
1	In-School	0	$0.00	0.00%
	In-School Consolidations	0	$0.00	0.00%
2	Grace	0	$0.00	0.00%
3	Deferment	121	$2,035,295.06	1.14%
4	Forbearance	111	$2,365,093.90	1.32%
5	Repayment	14,157	$173,636,408.29	97.22%
6	Claims	15	$568,338.42	0.32%
7	**Total By Borrower Status Distribution**	**14,404**	**$178,605,135.67**	**100.00%**
C.	**School Type Distribution:**			
1	Graduate	14,348	$178,434,371.09	99.90%
2	Undergraduate	56	$170,764.58	0.10%
3	**Total By School Type Distribution**	**14,404**	**$178,605,135.67**	**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 (%)**
	INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A.	**In-School**									
	Current	0	$0.00	0.00%	0	$0.00	0.00%	54	$781,929.18	0.44%
B.	**Grace**									
	Current	0	$0.00	0.00%	0	$0.00	0.00%	0	$0.00	0.00%
C.	**TOTAL INTERIM**	-	$0.00	0.00%	-	$0.00	0.00%	54	$781,929.18	0.44%
D.	**REPAYMENT:**									
	Active									
	Current	329	$1,545,053.50	75.34%	322	$2,353,761.46	75.26%	12,750	$158,954,702.18	89.70%
	1-29 Days Delinquent	21	$144,074.21	7.03%	27	$258,531.26	8.27%	411	$7,563,374.12	4.27%
	30-59 Days Delinquent	6	$49,781.37	2.43%	6	$82,472.86	2.64%	116	$2,337,129.39	1.32%
	60-89 Days Delinquent	5	$48,680.83	2.37%	6	$65,613.95	2.10%	60	$1,637,364.91	0.92%
	90-119 Days Delinquent	6	$73,597.95	3.59%	5	$88,591.92	2.83%	22	$465,981.73	0.26%
	≥ 120 Days Delinquent	0	$0.00	0.00%	1	$7,092.89	0.23%	64	$1,399,828.23	0.79%
E.	**Deferment:**									
	Current	14	$92,295.19	4.50%	12	$129,209.11	4.13%	41	$1,131,948.27	0.64%
F.	**Forbearance:**									
	Current	13	$93,134.87	4.54%	11	$142,168.85	4.55%	87	$2,333,147.18	1.32%
G.	**Claims**	1	$4,183.82	0.20%	0	$0.00	0.00%	14	$593,057.09	0.33%
H.	**TOTAL REPAYMENT**	395	$2,050,801.74	100.00%	390	$3,127,442.30	100.00%	13,565	$176,416,533.10	99.56%
I.	**TOTAL PORTFOLIO**	395	$2,050,801.74	100.00%	390	$3,127,442.30	100.00%	13,619	$177,198,462.28	100.00%
J.	**GRAND TOTAL**					$182,376,706.32				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 26, 2026

Collection Period: 09/01/26 to 09/30/26

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report

		Collection Period Reporting Date	09/01/26 to 09/30/26 10/26/26
A.	1	**ABS Notes Outstanding**	**$223,838,000**
B.	1	Total Principal Balance	$178,605,136
	2	Total Fund Accounts Balance	$8,974,614
	3	Total Principal and Accrued Interest Balance	$183,854,434
	4	Number of Loans	14,404
	5	Number of Borrowers	7,679
C.	1	Borrower Payments- Principal	$2,024,436
	2	Borrower Payments- Interest	$397,058
D.	1	Necessary Funds Transfer to Meet Obligations	$0
	2	Administrative Allowance	$67,741
	3	Cash Release to Access Group, Inc.	$0
E.	1	Weighted Average Coupon (WAC)	2.84%
	2	Weighted Average Remaining Maturity (WARM)	119
F.	1	Senior Notes Outstanding	$157,888,000
	2	Subordinate Note Outstanding	$65,950,000
	3	Senior Notes Principal Distribution	$2,842,000
	4	Subordinate Note Principal Distribution	$0
	5	Net Loan Rate	3.76%
	6	Senior Asset Percentage	121.95%
	7	Subordinate Asset Percentage	85.96%

ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2026

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

		Collection Period	November-25	December-25	January-26	February-26	March-26	April-26	May-26	June-26	July-26	August-26	September-26
		Reporting Date	12/26/2025	1/26/2026	2/25/2026	3/25/2026	4/27/2026	5/26/2026	6/25/2026	7/27/2026	8/25/2026	9/25/2026	10/26/2026
A.	1	**Asset Backed Securities**	**$248,252,000**	**$244,761,000**	**$244,761,000**	**$242,161,000**	**$239,554,000**	**$237,254,000**	**$234,354,000**	**$231,730,000**	**$229,330,000**	**$226,680,000**	**$223,838,000**
B.	1	Total Principal Balance	$202,757,470	$200,357,765	$197,601,502	$195,313,020	$192,765,755	$190,129,870	$187,751,839	$185,283,861	$182,709,169	$180,642,628	$178,605,136
	2	Total Fund Accounts Balance	$9,630,128	$7,855,433	$9,661,083	$10,719,240	$10,156,735	$9,934,016	$10,659,302	$9,949,474	$9,741,467	$10,277,973	$8,974,614
	3	Total Principal and Accrued Interest Balance	$208,181,053	$206,348,474	$204,186,788	$200,500,790	$198,358,994	$196,250,369	$192,720,320	$190,720,337	$188,561,562	$185,452,851	$183,854,434
	4	Number of Loans	15,629	15,492	15,367	15,273	15,139	15,014	14,897	14,762	14,644	14,521	14,404
	5	Number of Borrowers	8,265	8,199	8,137	8,096	8,027	7,968	7,921	7,854	7,797	7,739	7,679
C.	1	Borrower Payments- Principal	$2,460,629	$2,366,460	$2,561,295	$2,172,690	$2,495,493	$2,216,401	$2,038,422	$2,231,892	$2,206,668	$1,993,355	$2,024,436
	2	Borrower Payments- Interest	$455,645	$446,396	$453,013	$425,944	$436,316	$419,396	$412,842	$423,704	$411,227	$397,153	$397,058
D.	1	Funds Transferred	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2	Administration Fees	$76,987	$76,034	$75,134	$74,101	$73,242	$72,287	$71,299	$70,407	$69,481	$68,516	$67,741
	3	Cash Release to Access Group, Inc.	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
E.	1	Weighted Average Coupon (WAC)	2.84%	2.84%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.83%	2.84%	2.84%
	2	Weighted Average Remaining Maturity (WARM)	124	124	123	123	122	121	121	120	120	119	119
F.	1	Senior Notes Outstanding	$182,302,000	$178,811,000	$176,211,000	$176,211,000	$173,604,000	$171,304,000	$168,404,000	$165,780,000	$163,380,000	$160,730,000	$157,888,000
	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	$1,600,000	$3,491,000	$2,600,000	$2,600,000	$2,607,000	$2,300,000	$2,900,000	$2,624,000	$2,400,000	$2,650,000	$2,842,000
	4	Subordinate Notes Principal Distribution	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	5	Net Loan Rate	4.18%	4.16%	3.92%	3.66%	3.88%	3.73%	3.81%	3.76%	3.78%	3.71%	3.76%
	6	Senior Asset Percentage	119.20%	119.55%	121.23%	119.72%	119.99%	120.27%	120.61%	120.95%	121.21%	121.56%	121.95%
	7	Subordinate Asset Percentage	87.49%	87.28%	88.18%	87.08%	86.91%	86.80%	86.61%	86.47%	86.31%	86.14%	85.96%