

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2005
Collection Period: 02/01/05 to 02/28/05

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	January 31, 2005	Change	February 28, 2005			
1 Principal Balance	\$1,545,755,964.52	\$10,380,681.01	\$1,556,136,645.53			
2 Accrued Interest (Include SAP Estimate & ISP)	\$28,499,686.50	(\$245,593.62)	\$28,254,092.89			
3 Total Principal And Accrued Interest Balance	\$1,574,255,651.02	\$10,135,087.39	\$1,584,390,738.42			
4 Fund Accounts Balance	\$293,402,535.01	(\$7,587,777.37)	\$285,814,757.64			
5 Total Student Loans And Fund Balance	\$1,867,658,186.03	\$2,547,310.02	\$1,870,205,496.06			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.05%	0.00%	3.05%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	211	6	217			
3 Number of Loans	114,014	(2,828)	111,186			
4 Number of Borrowers	47,012	219	47,231			
C. Notes and Certificates						
	2/28/2005 Int. Rate	Balance 1/31/2005	Change	Balance 2/28/2005	% of O/S Securities	
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	2.62%	\$46,221,000.00	\$0.00	\$46,221,000.00	2.44%	
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	2.73%	\$297,547,000.00	\$0.00	\$297,547,000.00	15.71%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	2.60%	\$53,400,000.00	\$0.00	\$53,400,000.00	2.82%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	2.60%	\$53,400,000.00	\$0.00	\$53,400,000.00	2.82%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC]	2.70%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.25%	
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	2.61%	\$181,642,000.00	\$0.00	\$181,642,000.00	9.59%	
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	2.81%	\$304,462,000.00	\$0.00	\$304,462,000.00	16.08%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	2.50%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.16%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	2.62%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.16%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	2.55%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.16%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	2.60%	\$40,800,000.00	\$0.00	\$40,800,000.00	2.15%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	2.73%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.04%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	2.66%	\$53,728,000.00	\$0.00	\$53,728,000.00	2.84%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	2.76%	\$414,672,000.00	\$0.00	\$414,672,000.00	21.90%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	2.58%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.43%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	2.60%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.43%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	2.65%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.43%	
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	2.60%	\$64,100,000.00	\$0.00	\$64,100,000.00	3.39%	
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	2.75%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.19%	
13 Total Notes and Certificates	2.69%	\$1,893,472,000.00	\$0.00	\$1,893,472,000.00	100.00%	
D. Fund Balances						
	01/31/05	Change	02/28/05			
1 Acquisition Fund	\$101,499,943.57	\$13,873,618.81	\$115,373,562.38			
2 Administration Fund	\$579,019.76	(\$27.19)	\$578,992.57			
3 Capitalized Interest Fund	\$83,953,416.10	\$0.00	\$83,953,416.10			
4 Collection Fund	\$94,960,286.09	(\$29,697,259.59)	\$65,263,026.50			
5 Debt Service Fund - Interest Account	\$6,982,261.89	\$2,817,557.27	\$9,799,819.16			
6 Debt Service Fund - Principal Account	\$5,427,607.60	\$5,418,333.33	\$10,845,940.93			
7 Total Fund Accounts Balance	\$293,402,535.01	(\$7,587,777.37)	\$285,814,757.64			

ACCESS GROUP, INC.

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

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Collection Period: 02/01/05 to 02/28/05

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals		
A. Student Loan Cash Principal Activity	02/01/05 to 02/28/05	
1 Borrower Payments	(\$38,805,669.61)	
2 Claim Payments	(\$516,698.11)	
3 Refunds	(\$3.77)	
4 Reversals	\$0.00	
5 New Acquisitions	\$48,937,199.62	
6 Total Principal Collections	\$9,614,828.13	
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest	\$756,563.03	
2 Cancellations/Reissues	\$10,304.00	
3 Capitalized Guarantee Fees	\$0.00	
4 Other Adjustments	(\$1,014.15)	
5 Total Non-Cash Principal Activity	\$765,852.88	
C. Total Student Loan Principal Activity	\$10,380,681.01	
D. Student Loan Cash Interest Activity		
1 Borrower Payments	(\$1,822,620.88)	
2 Claim Payments	(\$5,735.19)	
3 Reversals	\$0.00	
4 New Acquisitions	\$1,636.37	
5 Other Adjustments	\$0.00	
6 Subsidy Payments (ISP)	(\$1,553,651.34)	
7 Special Allowance Payments (SAP)	(\$2,313,061.21)	
8 Total Interest Collections	(\$5,693,432.25)	
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals	\$2,817,320.13	
2 Interest Subsidy Payment Accruals	\$760,466.05	
3 Special Allowance Payment Accrual estimate (SAP)	\$2,587,578.20	
4 Capitalized Interest	(\$756,563.03)	
5 Other Adjustments	\$39,037.28	
6 Total Non-Cash Interest Activity	\$5,447,838.63	
F. Total Student Loan Interest Activity	(\$245,593.62)	

ACCESS GROUP, INC.

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

Monthly Servicing Report

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	Collection Fund	February 28, 2005	
	1 Beginning Balance	\$74,788,387.22	
	2 Transfers to Other Funds	(\$74,788,387.21)	
	3 Payments Received	\$56,357,789.33	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$1,122,040.87	
	6 Federal Special Allowance Payments	\$2,313,061.21	
	7 Guarantee Payments of Principal	\$516,698.11	
	8 Guarantee Payments of Interest	\$5,735.19	
	9 Sale Proceeds	\$0.00	
	10 Earnings	\$195,956.31	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	309,171.09	
	13 Ending Balance	\$60,820,452.12	
B.	April 2005 Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection Transfer/Used from Other Funds
	1 Administration Fund Distributions	\$2,019,282.68	\$2,019,282.68 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$4,816,841.81	\$4,816,841.81 \$0.00
	3 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$5,418,333.34	\$5,418,333.34 \$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$160,210.91	\$160,210.91 \$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	\$0.00	\$0.00 \$0.00
	7 Allocate to Acquisition Fund, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00 \$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00 \$0.00
	9 Allocate to Acquisition Fund, after prior allocations	\$48,405,783.37	\$48,405,783.37 \$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	\$60,820,452.12	\$60,820,452.12 \$0.00

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	
A.	Total Available Funds (Collection Fund Account)		\$60,820,452.12	\$60,820,452.12	
B	Administration Funds		\$2,019,282.68	\$58,801,169.44	
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]		\$107,663.48	\$58,693,505.96	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]		\$837,842.76	\$57,855,663.20	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]		\$128,619.24	\$57,727,043.96	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]		\$113,058.48	\$57,613,985.48	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]		\$466,663.93	\$57,147,321.55	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]		\$878,288.30	\$56,269,033.25	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]		\$85,229.44	\$56,183,803.81	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]		\$87,737.63	\$56,096,066.18	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]		\$100,613.55	\$55,995,452.63	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]		\$90,763.68	\$55,904,688.95	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]		\$148,050.49	\$55,756,638.46	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]		\$1,178,359.60	\$54,578,278.86	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]		\$140,608.00	\$54,437,670.86	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]		\$167,531.00	\$54,270,139.86	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]		\$152,074.00	\$54,118,065.86	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]		\$133,738.24	\$53,984,327.62	
	Total Interest Distribution on Senior Notes or Obligations:		\$4,816,841.81		
D	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]		\$5,418,333.34	\$48,565,994.28	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]		\$0.00	\$48,565,994.28	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]		\$0.00	\$48,565,994.28	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]		\$0.00	\$48,565,994.28	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]		\$0.00	\$48,565,994.28	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]		\$0.00	\$48,565,994.28	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]		\$0.00	\$48,565,994.28	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]		\$0.00	\$48,565,994.28	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]		\$0.00	\$48,565,994.28	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]		\$0.00	\$48,565,994.28	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]		\$0.00	\$48,565,994.28	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]		\$0.00	\$48,565,994.28	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]		\$0.00	\$48,565,994.28	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]		\$0.00	\$48,565,994.28	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]		\$0.00	\$48,565,994.28	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]		\$0.00	\$48,565,994.28	
	Total Principal Distribution on Senior Notes or Obligations:		\$5,418,333.34		
E	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC]		\$53,926.75	\$48,512,067.53	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]		\$50,191.66	\$48,461,875.87	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]		\$56,092.50	\$48,405,783.37	
	Total Interest Distribution on Subordinate Notes or Obligations:		\$160,210.91		
F	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$48,405,783.37	
G	Allocation to Principal Account for scheduled Principal Payments		\$0.00	\$48,405,783.37	
H	Allocate to Acquisition Fund, an Amount up to the Principal Distribution Amount		\$0.00	\$48,405,783.37	
I	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$48,405,783.37	
J	Allocate to Acquisition Fund, after prior allocations		\$48,405,783.37	\$0.00	
K	Interest Account Payments on Senior and Subordinate Carry-Over		\$0.00	\$0.00	
L	Interest Account for Payment of termination pmt. Of Swap Agreements		\$0.00	\$0.00	
I	Access Group, Inc		\$0.00	\$0.00	

ACCESS GROUP, INC.

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V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages

A.	Net Loan Rate	February 28, 2005	
	1 ARC outstanding aggregate principal	\$595,200,000.00	
	2 Interest net of FRN allocation	\$3,910,302.71	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$571,538.42	
	5 Minus amounts required..ED..gurance agencies	\$612,543.43	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$113,298.38	
	Net Loan Rate	5.27%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,584,390,738.42	
	2 Fund Balances	\$285,814,757.64	
	3 Senior Notes Interest	\$6,735,870.40	
	4 Senior Note Outstanding	\$1,827,522,000.00	
	Senior Asset Percentage	102.0%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,584,390,738.42	
	2 Fund Balances	\$285,814,757.64	
	3 All Notes Interest	\$6,796,422.72	
	4 All Notes Outstanding	\$1,893,472,000.00	
	Subordinate Asset Percentage	98.4%	

ACCESS GROUP, INC.

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

Monthly Servicing Report

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VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics					2/28/2005
A.	February 28, 2005	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	50,349	\$379,820,449.63	24.41%	
	2 UnSubsidized Stafford	48,569	\$471,452,015.87	30.30%	
	3 Consolidation	12,268	\$704,864,179.73	45.30%	
	4 Total By Loan Type Distribution (a)	111,186	\$1,556,136,645.23	100.00%	
	B. Borrower Status Distribution:				
	1 In-School	71,439	\$637,162,674.20	40.95%	
	2 Grace	6,255	\$50,732,233.81	3.26%	
	3 Deferment	5,633	\$100,006,459.48	6.43%	
	4 Forbearance	3,043	\$57,181,558.04	3.67%	
	5 Repayment	24,720	\$710,224,914.39	45.64%	
	6 Claims	96	\$828,805.31	0.05%	
	7 Total By Borrower Status Distribution	111,186	\$1,556,136,645.23	100.00%	
	C. School Type Distribution:				
	1 Graduate	107,027	\$1,541,537,516.07	99.06%	
	2 Undergraduate	4,159	\$14,599,129.16	0.94%	
	3 Total By School Type Distribution	111,186	\$1,556,136,645.23	100.00%	
	(a) Total principal loan balance does not include refunds-page 1-A1 is net of refunds.				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date:

March 25, 2005

Collection Period:

02/01/05 to 02/28/05

VII. Series 2002-1, 2003-1 and 2004-1 Notes				Portfolio Status By Loan Type								
Status	# of Loans	Amount (\$)	Percentage (%)	SUBSIDIZED			UNSUBSIDIZED			CONSOLIDATIONS		
				# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
INTERIM:												
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	36,263	\$283,873,046	74.64%	35,179	\$370,212,250	75.46%	0	\$0	0.00%	0	\$0	0.00%
Grace												
Current	3,199	\$23,126,488	6.08%	3,056	\$29,138,853	5.94%	0	\$0	0.00%	0	\$0	0.00%
TOTAL INTERIM	39,462	\$306,999,534	80.72%	38,235	\$399,351,103	81.40%	0	\$0	0.00%	0	\$0	0.00%
REPAYMENT:												
Active												
Current	5,079	\$32,577,462	8.57%	4,649	\$39,054,932	7.96%	10,513	\$581,758,517	82.08%			
1-29 Days Delinquent	727	\$4,919,035	1.29%	688	\$6,300,101	1.28%	335	\$21,031,313	3.00%			
30-59 Days Delinquent	499	\$3,623,379	0.95%	495	\$4,583,805	0.93%	50	\$3,150,417	0.45%			
60-89 Days Delinquent	373	\$2,755,265	0.72%	372	\$3,440,604	0.70%	10	\$697,129	0.10%			
90-119 Days Delinquent	180	\$1,229,609	0.32%	189	\$1,579,846	0.32%	8	\$414,345	0.06%			
>120 Days Delinquent	278	\$1,742,584	0.46%	247	\$1,925,309	0.39%	28	\$1,338,915	0.19%			
Deferment:												
Current	2,427	\$16,780,485	4.41%	2,388	\$22,054,894	4.50%	818	\$62,086,918	8.87%			
Forbearance:												
Current	1,277	\$9,380,887	2.47%	1,264	\$11,929,266	2.43%	502	\$36,545,909	5.22%			
TOTAL REPAYMENT	10,840	\$73,008,707	19.20%	10,292	\$90,868,757	18.52%	12,264	\$699,873,054	99.97%			
Interim Claims	1	\$5,529	0.00%	1	\$3,958	0.00%	0	\$0	0.00%			
Claims Filed	46	\$299,678	0.08%	41	\$357,478	0.07%	4	\$176,661	0.03%			
Claims Rejected	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%			
Claims Returned	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%			
TOTAL CLAIMS	47	\$305,207	0.08%	42	\$361,436	0.07%	4	\$176,661	0.03%			
TOTAL PORTFOLIO (a)	50,349	\$380,313,448	100.00%	48,569	\$490,581,296	100.00%	12,268	\$700,049,716	100.00%			
GRAND TOTAL					\$1,570,944,460							

ACCESS GROUP, INC.

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/05 to 02/28/05 03/25/05
A	1 ABS Notes Outstanding	\$1,893,472,000
B	1 Total Principal Balance	\$1,556,136,646
	2 Total Fund Accounts Balance	\$285,814,758
	3 Total Principal and Accrued Interest Balance	\$1,584,390,738
	4 Number of Loans	111,186
	5 Number of Borrowers	47,231
C	1 Borrower Payments- Principal	\$38,805,670
	2 Borrower Payments- Interest	\$1,822,621
D	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$1,296,262
	3 Cash Release to Access Group, Inc.	\$0
E	1 Weighted Average Coupon (WAC)	3.05%
	2 Weighted Average Remaining Maturity (WARM)	217
F	1 Senior Notes Outstanding	\$1,827,522,000
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	5.27%
	6 Senior Asset Percentage	101.97%
	7 Subordinate Asset Percentage	98.41%

ACCESS GROUP, INC.

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

Trend Analysis Report

February 28, 2005

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYS														
	Collection Period Reporting Date	February-04	March-04	April-04	May-04	June-04	July-04	August-04	September-04	October-04	November-04	December-04	January-05	February-05
		3/25/2004	4/26/2004	5/25/2004	6/25/2004	7/26/2004	8/25/2004	9/27/2004	10/25/2004	11/26/2004	12/27/2004	1/25/2005	2/25/2005	3/25/2005
A	1 Asset Backed Securities	\$1,158,054,000	\$1,156,292,000	\$1,156,292,000	\$1,906,292,000	\$1,903,842,000	\$1,903,842,000	\$1,903,842,000	\$1,898,852,000	\$1,898,852,000	\$1,898,852,000	\$1,893,472,000	\$1,893,472,000	\$1,893,472,000
B	1 Total Principal Balance	\$951,565,861	\$1,031,673,144	\$1,034,482,071	\$1,723,512,210	\$1,722,593,107	\$1,708,964,347	\$1,684,348,904	\$1,670,235,825	\$1,674,455,134	\$1,576,529,515	\$1,528,895,241	\$1,545,755,965	\$1,556,136,646
	2 Total Fund Accounts Balance	\$169,399,253	\$83,922,345	\$82,778,361	\$120,761,275	\$116,686,900	\$133,993,435	\$156,903,476	\$159,392,665	\$159,537,475	\$268,814,765	\$305,428,865	\$293,402,535	\$285,814,758
	3 Total Principal and Accrued Interest Balance	\$970,841,802	\$1,052,732,856	\$1,054,789,631	\$1,751,837,609	\$1,753,462,753	\$1,738,698,835	\$1,717,428,668	\$1,706,969,473	\$1,709,874,793	\$1,603,705,643	\$1,558,419,408	\$1,574,255,651	\$1,584,390,738
	4 Number of Loans	87,839	88,198	87,007	154,053	152,630	149,508	146,889	145,404	141,175	130,214	121,458	114,014	111,186
	5 Number of Borrower	36,691	37,927	37,761	53,673	53,504	52,909	52,276	51,865	51,221	49,160	47,766	47,012	47,231
C	1 Borrower Payments- Principal	\$14,620,340	\$12,208,431	\$9,052,426	\$4,501,362	\$13,990,663	\$29,765,269	\$25,736,086	\$14,687,853	\$42,777,612	\$104,754,537	\$90,042,464	\$84,012,529	\$38,805,670
	2 Borrower Payments- Interest	\$860,517	\$919,789	\$1,076,785	\$1,169,496	\$1,428,360	\$1,699,591	\$1,713,379	\$1,507,412	\$2,447,611	\$3,862,548	\$1,815,751	\$2,023,746	\$1,822,621
D	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$792,654	\$859,384	\$861,724	\$1,435,686	\$1,434,920	\$1,423,567	\$1,403,063	\$1,391,306	\$1,394,821	\$1,313,249	\$1,273,570	\$1,287,615	\$1,296,262
	3 Cash Release to Access Group, Inc.													
E	1 Weighted Average Coupon (WAC)	3.09%	3.09%	3.09%	3.00%	3.01%	2.97%	2.97%	2.97%	2.98%	3.07%	3.07%	3.05%	3.05%
	2 Weighted Average Remaining Maturity (WARM)	182.79	195.99	196.75	184.48	185	186	187	186	189	194	197	211	217
F	1 Senior Notes Outstanding	\$1,114,604,000	\$1,112,842,000	\$1,112,842,000	\$1,840,342,000	\$1,837,892,000	\$1,837,892,000	\$1,837,892,000	\$1,832,902,000	\$1,832,902,000	\$1,832,902,000	\$1,827,522,000	\$1,827,522,000	\$1,827,522,000
	2 Subordinate Notes Outstanding	\$43,450,000	\$43,450,000	\$43,450,000	\$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
	4 Senior Notes Principal Distribution	\$0	\$1,762,000	\$0	\$0	\$2,450,000	\$0	\$0	\$4,990,000	\$0	\$0	\$5,380,000	\$0	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	3.58%	4.25%	4.28%	4.03%	4.53%	4.39%	4.71%	5.05%	4.44%	5.01%	5.74%	4.36%	5.27%
	6 Senior Asset Percentage	102.11%	102.11%	102.12%	101.60%	101.67%	101.70%	101.69%	101.78%	101.94%	102.13%	101.93%	101.98%	101.97%
	7 Subordinate Asset Percentage	98.27%	98.27%	98.28%	98.08%	98.14%	98.18%	98.16%	98.24%	98.40%	98.58%	98.37%	98.42%	98.41%