

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Notes Series 2002-1

### Monthly Servicing Report

Report Date: October 25, 2002  
Collection Period: 9/01/02 - 9/30/02

<b>I. Series 2002-1 Asset and Liability Summary</b>					
<b>A. Student Loan Portfolio and Fund Balance</b>					
		September 1, 2002	Change	September 30, 2002	
1 Federally Guaranteed Principal Balance		\$430,157,052.82	(\$6,027,049.23)	\$424,130,003.59	
2 Federal Accrue Interest ( Include SAP Estimate & ISP)		\$9,557,100.48	\$1,049,256.47	\$10,606,356.95	
3 Total Principal And Accrued Interest Balance		\$439,714,153.30	(\$4,977,792.76)	\$434,736,360.54	
4 Fund Accounts Balance		\$38,268,391.82	\$4,496,140.43	\$42,764,532.25	
5 <b>Total Student Loans And Fund Balance</b>		<b>\$477,982,545.12</b>	<b>(\$481,652.33)</b>	<b>\$477,500,892.79</b>	
<b>B.</b>					
1 Weighted Average Coupon (WAC) [not including SAP]		3.51%	0.00%	3.51%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]		141.58	(0.92)	140.66	
3 Number of Loans		48,824	(699)	48,125	
4 Number of Borrowers		24,606	(345)	24,261	
<b>C. Notes and Certificates</b>					
	9/30/2002	Balance	% of	Balance	% of
	Int. Rate	9/1/2002	O/S Securities	9/30/2002	O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	1.870%	\$60,803,000.00	12.437%	\$60,803,000.00	12.437%
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	1.980%	\$297,547,000.00	60.861%	\$297,547,000.00	60.861%
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	1.950%	\$53,400,000.00	10.922%	\$53,400,000.00	10.922%
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	1.970%	\$53,400,000.00	10.922%	\$53,400,000.00	10.922%
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [28Days]	2.150%	\$23,750,000.00	4.858%	\$23,750,000.00	4.858%
6 <b>Total Notes and Certificates</b>		<b>\$488,900,000.00</b>	<b>100.000%</b>	<b>\$488,900,000.00</b>	<b>100.000%</b>
<b>D. Fund Accounts</b>					
	09/01/02	Change	09/30/02		
1 Acquisition Fund	\$0.00	\$8,215,812.95	\$8,215,812.95		
2 Administration Fund	\$410,630.13	\$80,763.95	\$491,394.08		
3 Capitalized Interest Fund	\$26,493,105.01	\$37,157.21	\$26,530,262.22		
4 Collection Fund	\$11,062,582.41	(\$5,303,045.10)	\$5,759,537.31		
5 Debt Service Fund	\$0.00	\$0.00	\$0.00		
6 Interest	\$302,074.27	\$1,465,451.42	\$1,767,525.69		
7 Principal	\$0.00	\$0.00	\$0.00		
8 <b>Total Fund Accounts Balance</b>	<b>\$38,268,392</b>	<b>\$4,496,140</b>	<b>\$42,764,532</b>		

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<b>II. Series 2002-1 Transactions and Accruals</b>		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>9/01/02 - 9/30/02</b>
	1 Borrower Payments	(6,003,431.03)
	2 Claim Payments	\$0.00
	3 Other Adjustments	(\$9,925.54)
	4 Reversals	\$0.00
	5 New Acquisitions	(\$35,307.41)
	<b>7 Total Principal Collections</b>	<b>(\$6,048,663.98)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$21,614.75
	2 Cancellations/Reissues	\$0.00
	3 Other Adjustments	\$0.00
	<b>4 Total Non-Cash Principal Activity</b>	<b>\$21,614.75</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,027,049.23)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>	
	1 Borrower Payments	(\$193,814.60)
	2 Claim Payments	\$0.00
	3 Reversals	\$0.00
	4 New Acquisitions	\$0.00
	5 Other Adjustments	(\$1,870.87)
	6 Subsidy Payments (ISP)	\$0.00
	7 Special Allowance Payments (SAP)	\$0.00
	<b>8 Total Interest Collections</b>	<b>(\$195,685.47)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$699,022.41
	2 Interest Subsidy Payment Accruals	\$535,433.93
	3 Special Allowance Payment Accrual estimate (SAP)	\$32,100.35
	4 Capitalized Interest	(\$21,614.75)
	5 Other Adjustments	\$0.00
	<b>6 Total Non-Cash Interest Activity</b>	<b>\$1,244,941.94</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$1,049,256.47</b>

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<b>III. Series 2002-1 Collection Fund Activity</b>				
<b>A.</b>	<b>Collection Fund</b>	<b>September 30, 2002</b>		
	1 Beginning Balance	\$4,618,876.22		
	2 Transfers to Other Funds	(\$10,366,471.09)		
	3 Payments Received	\$5,702,055.23		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments	\$0.00		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	\$0.00		
	8 Federal Special Allowance Payments	\$0.00		
	9 Sale Proceeds	\$0.00		
	10 Earnings	\$9,657.03		
	11 Counterparty Swap Payments	\$0.00		
	12 Transfers from Other Funds	5,753,463.84		
13 <b>Ending Balance</b>	<b>\$5,717,581.23</b>			
<b>B.</b>	<b>NOVEMBER 2002 Estimated Required Payments Under Waterfall</b>	<b>Estimated Due</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1 Administration Fund Distributions	\$385,454.07	\$385,454.07	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$762,530.59	\$762,530.59	\$0.00
	3 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$39,171.23	\$39,171.23	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Interest Account for payment of termination payment of Senior Swap Payments	\$0.00	\$0.00	\$0.00
	7 Interest Account for payment of termination payment of Subordinate Swap Payments	\$0.00	\$0.00	\$0.00
	8 Acquisition Fund	\$4,530,425.34	\$4,530,425.34	\$0.00
	9 <b>Total Interest Collections</b>	<b>\$5,717,581.23</b>	<b>\$5,717,581.23</b>	<b>\$0.00</b>

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<b>IV. Series 2002-1 Notes Waterfall for Distributions</b>				<b>Interest Account</b>
			<b>Remaining Funds Balance</b>	<b>Balance Uses</b>
<b>A.</b>	<b>Total Available Funds (Collection Fund Account)</b>	<b>\$5,717,581.23</b>	<b>\$5,717,581.23</b>	
<b>B</b>	<b>Administration Funds</b>	<b>\$385,454.07</b>	<b>\$5,332,127.16</b>	
<b>C</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	\$97,909.72	\$5,234,217.44	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$507,317.64	\$4,726,899.80	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	\$78,651.62	\$4,648,248.19	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	\$78,651.62	\$4,569,596.57	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$762,530.59</b>		
<b>D</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	\$0.00	\$4,569,596.57	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$0.00	\$4,569,596.57	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	\$0.00	\$4,569,596.57	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	\$0.00	\$4,569,596.57	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-1 B [28Days]:</b>	<b>\$39,171.23</b>	<b>\$4,530,425.34</b>	<b>\$0.00</b>
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$39,171.23</b>		
<b>F</b>	<b>Principal Account for Payment of Principal</b>	<b>\$0.00</b>	<b>\$4,530,425.34</b>	<b>\$0.00</b>
<b>G</b>	<b>Interest Account for Payment of termination pmt. of Senior Swap Agreements</b>	<b>\$0.00</b>	<b>\$4,530,425.34</b>	<b>\$0.00</b>
<b>H</b>	<b>Interest Account for Payment of termination pmt. of Subordinate Swap Agreements</b>	<b>\$0.00</b>	<b>\$4,530,425.34</b>	<b>\$0.00</b>
<b>I</b>	<b>Acquisition Fund</b>	<b>\$4,530,425.34</b>	<b>\$0.00</b>	<b>\$0.00</b>

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**Collection Period: 9/01/02 - 9/30/02**

September 30, 2002			
		Number of Loans	Dollar Amount
<b>A.</b>	<b>Loan Type Distribution:</b>		
	1 Subsidized Stafford	24,289	\$188,777,931.99
	2 UnSubsidized Stafford	23,711	\$227,742,432.35
	3 Consolidation	125	\$7,671,701.77
	<b>4 Total By Loan Type Distribution (a)</b>	<b>48,125</b>	<b>\$424,192,066.11</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>		
	1 In-School	33,786	\$296,311,994.01
	2 Grace	12,835	\$112,699,311.33
	3 Deferment	310	\$2,857,891.36
	4 Forbearance	173	\$1,818,526.08
	5 Repayment	1,021	\$10,504,343.33
	6 Claims	-	\$0.00
	<b>7 Total By Borrower Status Distribution</b>	<b>48,125</b>	<b>\$424,192,066.11</b>
<b>C.</b>	<b>School Type Distribution:</b>		
	1 Graduate/ First Professional	48,125	\$424,192,066.11
	<b>2 Total By School Type Distribution</b>	<b>48,125</b>	<b>\$424,192,066.11</b>

(a) Total principal loan balance does not include refunds-page 1-A1 is net of refunds.

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**Collection Period: 9/01/02 - 9/30/02**

		<b>September 30, 2002</b>	
<b>A.</b>	<b>Net Loan Rate</b>		
	1 ARN outstanding aggregate principal	\$130,550,000.00	
	2 Interest net of FRN allocation	\$716,467.18	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$161,328.64	
	5 Minus amounts required..ED..gurantee agencies	\$6,769.06	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$28,700.34	
	8 <b>Net Loan Rate</b>	<b>4.78%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$434,736,360.54	
	2 Fund Balances	\$42,764,532.25	
	3 Senior Note Interest	\$1,199,438.21	
	4 Sr Note Outstanding	\$465,150,000.00	
5 <b>Senior Asset Percentage</b>	<b>102.4%</b>		
<b>C.</b>	<b>Subordinate Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$434,736,360.54	
	2 Fund Balances	\$42,764,532.25	
	3 All Notes Interest	\$1,209,479.88	
	4 All Notes Outstanding	\$488,900,000.00	
5 <b>Subordinate Asset Percentage</b>	<b>97.4%</b>		

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		Collection Period
		9/01/02 - 9/30/02
		Reporting Date
		10/25/02
<b>I</b>	1 <b>ABS Notes Outstanding</b>	<b>\$488,900,000</b>
<b>II</b>	1 Total Federal Principal Balance	\$424,130,004
	2 Total Fund Accounts Balance	\$42,764,532
	3 Total Principal and Accrued Interest Balance	\$434,736,361
	4 <i>Number of Loans</i>	48,125
	5 <i>Number of Borrower</i>	24,261
<b>III</b>	1 Borrower Payments- Principal	\$6,003,431
	2 Borrower Payments- Interest	\$193,815
<b>IV</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$358,321
<b>V</b>	1 <i>Weighted Average Coupon (WAC)</i>	3.51%
	2 <i>Weighted Average Remaining Maturity (WARM)</i>	140.66
<b>VI</b>	1 Senior Notes Outstanding	\$465,150,000
	2 Subordinates Note Outstanding	\$23,750,000
	3 <b><i>Net Loan Rate</i></b>	<b>4.78%</b>
	4 <b><i>Senior Asset Percentage</i></b>	<b>102.4%</b>
	5 <b><i>Senior Subordinate Asset Percentage</i></b>	<b>97.4%</b>