

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2005
Collection Period: 10/01/05 to 10/31/05

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	September 30, 2005	Change	October 31, 2005			
1 Principal Balance	\$1,500,251,774.82	(\$47,592,904.46)	\$1,452,658,870.36			
2 Accrued Interest (Include SAP Estimate & ISP)	\$34,138,648.82	(\$1,685,967.29)	\$32,452,681.53			
3 Total Principal And Accrued Interest Balance	\$1,534,390,423.64	(\$49,278,871.75)	\$1,485,111,551.89			
4 Fund Accounts Balance	\$264,744,853.18	\$54,495,445.96	\$319,240,299.14			
5 Total Student Loans And Fund Balance	\$1,799,135,276.82	\$5,216,574.21	\$1,804,351,851.03			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.87%	-0.08%	3.79%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	238	8	246			
3 Number of Loans	88,723	(8,775)	79,948			
4 Number of Borrowers	42,370	5,887	48,257			
C. Notes and Certificates						
	10/31/2005 Int. Rate	Balance 9/30/2005	Change	Balance 10/31/2005	% of O/S Securities	
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	4.03%	\$23,565,000.00	\$0.00	\$23,565,000.00	1.29%	
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	4.14%	\$297,547,000.00	\$0.00	\$297,547,000.00	16.30%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	3.85%	\$53,400,000.00	\$0.00	\$53,400,000.00	2.93%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	3.94%	\$53,400,000.00	\$0.00	\$53,400,000.00	2.93%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC]	4.07%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.30%	
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	4.02%	\$135,862,000.00	\$0.00	\$135,862,000.00	7.44%	
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	4.22%	\$304,462,000.00	\$0.00	\$304,462,000.00	16.68%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	4.00%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.24%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	3.99%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.24%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	3.99%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.24%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	3.73%	\$40,800,000.00	\$0.00	\$40,800,000.00	2.24%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	4.14%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.08%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	4.07%	\$53,728,000.00	\$0.00	\$53,728,000.00	2.94%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	4.17%	\$414,672,000.00	\$0.00	\$414,672,000.00	22.72%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	4.00%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.56%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	4.07%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.56%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	3.90%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.56%	
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	3.94%	\$64,100,000.00	\$0.00	\$64,100,000.00	3.51%	
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	3.92%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.23%	
13 Total Notes and Certificates	4.09%	\$1,825,036,000.00	\$0.00	\$1,825,036,000.00	100.00%	
D. Fund Balances						
	09/30/05	Change	10/31/05			
1 Acquisition Fund	\$77,885,142.18	\$15,529,913.45	\$93,415,055.63			
2 Administration Fund	\$568,749.89	\$8,544.19	\$577,294.08			
3 Capitalized Interest Fund	\$83,953,416.10	\$0.00	\$83,953,416.10			
4 Collection Fund	\$96,929,382.07	\$24,063,755.40	\$120,993,137.47			
5 Debt Service Fund - Interest Account	\$5,398,886.90	\$4,859,232.92	\$10,258,119.82			
6 Debt Service Fund - Principal Account	\$9,276.04	\$10,034,000.00	\$10,043,276.04			
7 Total Fund Accounts Balance	\$264,744,853.18	\$54,495,445.96	\$319,240,299.14			

ACCESS GROUP, INC.

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

Report Date: November 25, 2005

Collection Period: 10/01/05 to 10/31/05

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals		
A. Student Loan Cash Principal Activity	10/01/05 to 10/31/05	
1 Borrower Payments	(\$95,397,583.87)	
2 Claim Payments	\$0.00	
3 Refunds	(\$124,153.01)	
4 Reversals	\$0.00	
5 New Acquisitions	\$47,054,277.16	
6 Total Principal Collections	(\$48,467,459.72)	
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest	\$876,571.71	
2 Cancellations/Reissues	(\$371.12)	
3 Capitalized Guarantee Fees	\$0.00	
4 Other Adjustments	(\$1,645.33)	
5 Total Non-Cash Principal Activity	\$874,555.26	
C. Total Student Loan Principal Activity	(\$47,592,904.46)	
D. Student Loan Cash Interest Activity		
1 Borrower Payments	(\$4,484,601.87)	
2 Claim Payments	\$0.00	
3 Reversals	\$0.00	
4 New Acquisitions	\$64.45	
5 Other Adjustments	\$0.00	
6 Subsidy Payments (ISP)	(\$1,504,601.36)	
7 Special Allowance Payments (SAP)	(\$3,146,786.28)	
8 Total Interest Collections	(\$9,135,925.06)	
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals	\$3,733,126.20	
2 Interest Subsidy Payment Accruals	\$1,035,477.35	
3 Special Allowance Payment Accrual estimate (SAP)	\$3,519,868.54	
4 Capitalized Interest	(\$876,571.71)	
5 Other Adjustments	\$38,057.39	
6 Total Non-Cash Interest Activity	\$7,449,957.77	
F. Total Student Loan Interest Activity	(\$1,685,967.29)	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2005

Collection Period: 10/01/05 to 10/31/05

III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	Collection Fund	October 31, 2005	
	1 Beginning Balance	\$81,391,365.17	
	2 Transfers to Other Funds	(\$81,391,365.17)	
	3 Payments Received	\$87,937,405.90	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$1,504,602.36	
	6 Federal Special Allowance Payments	\$3,146,786.28	
	7 Guarantee Payments of Principal	365,286.52	
	8 Guarantee Payments of Interest	5,772.93	
	9 Sale Proceeds	\$0.00	
	10 Earnings	\$337,164.35	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$462,067.87	
	13 Ending Balance	\$93,759,086.21	
B.	Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection Transfer/Used from Other Funds
	1 Administration Fund Distributions	\$2,131,310.94	\$0.00 \$2,131,310.94
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$6,196,462.81	\$0.00 \$6,196,462.81
	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	\$211,510.69	\$0.00 \$211,510.69
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00 \$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$10,034,000.00	\$0.00 \$10,034,000.00
	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	\$75,185,801.76	\$0.00 \$75,185,801.76
	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	\$93,759,086.21	\$0.00 \$93,759,086.21

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2005

Collection Period: 10/01/05 to 10/31/05

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions			
			Remaining Funds Balance
A.	Total Available Funds (Collection Fund Account)	\$93,759,086.21	\$93,759,086.21
B	Administration Funds	\$2,131,310.94	\$91,627,775.27
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]	\$84,428.26	\$91,543,347.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$1,095,139.59	\$90,448,207.42
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	\$164,632.20	\$90,283,575.22
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	\$168,359.52	\$90,115,215.70
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$485,556.30	\$89,629,659.40
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$1,142,241.29	\$88,487,418.11
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	\$114,151.24	\$88,373,266.87
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	\$130,041.89	\$88,243,224.98
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	\$130,670.98	\$88,112,554.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	\$130,666.08	\$87,981,887.92
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	\$194,406.05	\$87,787,481.87
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	\$1,537,283.10	\$86,250,198.77
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	\$205,426.00	\$86,044,772.77
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	\$208,923.00	\$85,835,849.77
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	\$202,930.00	\$85,632,919.77
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	\$201,607.32	\$85,431,312.45
	Total Interest Distribution on Senior Notes or Obligations:	\$6,196,462.81	
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]	\$0.00	\$85,431,312.45
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$0.00	\$85,431,312.45
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	\$0.00	\$85,431,312.45
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	\$0.00	\$85,431,312.45
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$0.00	\$85,431,312.45
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$0.00	\$85,431,312.45
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	\$0.00	\$85,431,312.45
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	\$0.00	\$85,431,312.45
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	\$0.00	\$85,431,312.45
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	\$0.00	\$85,431,312.45
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	\$0.00	\$85,431,312.45
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	\$0.00	\$85,431,312.45
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	\$0.00	\$85,431,312.45
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	\$0.00	\$85,431,312.45
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	\$0.00	\$85,431,312.45
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	\$0.00	\$85,431,312.45
	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]	\$76,517.75	\$85,354,794.70
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	\$64,225.94	\$85,290,568.76
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	\$70,767.00	\$85,219,801.76
	Total Interest Distribution on Subordinate Notes or Obligations:	\$211,510.69	
F	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$85,219,801.76
G	Allocation to Principal Account for scheduled Principal Payments	\$10,034,000.00	\$75,185,801.76
H	Allocate to Acquisition Fund, an Amount up to the Principal Distribution Amount	\$0.00	\$75,185,801.76
I	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$75,185,801.76
J	Allocate to Acquisition Fund, after prior allocations	\$75,185,801.76	\$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.

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

Report Date: November 25, 2005

Collection Period: 10/01/05 to 10/31/05

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

A.	Net Loan Rate	October 31, 2005	
	1 ARC outstanding aggregate principal	\$595,200,000.00	
	2 Interest net of FRN allocation	\$4,690,495.18	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$560,822.13	
	5 Minus amounts required..ED..gurance agencies	\$814,451.00	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$124,834.81	
	Net Loan Rate	6.43%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,485,111,551.89	
	2 Fund Balances	\$319,240,299.14	
	3 Senior Notes Interest	\$5,817,629.83	
	4 Senior Notes Outstanding	\$1,759,086,000.00	
	Senior Asset Percentage	102.2%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,485,111,551.89	
	2 Fund Balances	\$319,240,299.14	
	3 All Notes Interest	\$5,922,759.63	
	4 All Notes Outstanding	\$1,825,036,000.00	
	Subordinate Asset Percentage	98.5%	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2005

Collection Period: 10/01/05 to 10/31/05

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics					10/31/2005
	October 31, 2005	Number of Loans	Dollar Amount	% of Portfolio	
A.	Loan Type Distribution:				
	1 Subsidized Stafford	32,201	\$238,321,902.90	16.41%	
	2 UnSubsidized Stafford	30,643	\$287,612,920.08	19.80%	
	3 Consolidation	17,104	\$926,724,047.38	63.80%	
	4 Total By Loan Type Distribution (a)	79,948	\$1,452,658,870.36	100.00%	
B.	Borrower Status Distribution:				
	1 In-School	16,119	\$133,677,594.18	9.20%	
	2 In-School Consolidations	1,268	47,924,570.58	3.30%	
	3 Grace	28,016	\$246,132,117.14	16.94%	
	4 Deferment	8,834	\$162,930,282.06	11.22%	
	5 Forbearance	3,752	100,969,564.73	6.95%	
	6 Repayment	21,707	\$758,665,533.67	52.23%	
	7 Claims	252	\$2,359,208.00	0.16%	
	8 Total By Borrower Status Distribution	79,948	\$1,452,658,870.36	100.00%	
C.	School Type Distribution:				
	1 Graduate	76,634	\$1,441,512,940.34	99.23%	
	2 Undergraduate	3,314	\$11,145,930.02	0.77%	
	3 Total By School Type Distribution	79,948	\$1,452,658,870.36	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:

November 25, 2005

Collection Period:

10/01/05 to 10/31/05

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	8,356	\$61,713,048	25.83%	7,763	\$76,899,113	25.30%	1,268	\$47,924,571	5.15%			
Grace												
Current	14,264	\$112,738,805	47.19%	13,752	\$143,324,022	47.16%	0	\$0	0.00%			
TOTAL INTERIM	22,620	\$174,451,853	73.02%	21,515	\$220,223,135	72.46%	1,268	\$47,924,571	5.15%			
REPAYMENT:												
Active												
Current	3,195	\$18,779,036	7.86%	2,789	\$21,425,976	7.05%	12,910	\$673,280,955.96	72.33%			
1-29 Days Delinquent	269	\$1,700,270	0.71%	248	\$2,094,102	0.69%	298	\$16,621,823	1.79%			
30-59 Days Delinquent	239	\$1,625,979	0.68%	236	\$2,029,948	0.67%	140	\$7,517,073	0.81%			
60-89 Days Delinquent	179	\$1,182,101	0.49%	158	\$1,395,691	0.46%	40	\$2,183,332	0.23%			
90-119 Days Delinquent	132	\$839,700	0.35%	120	\$968,391	0.32%	13	\$806,966	0.09%			
>120 Days Delinquent	346	\$2,379,059	1.00%	342	\$2,982,104	0.98%	53	\$3,254,613	0.35%			
Deferment:												
Current	3,851	\$28,291,678	11.84%	3,834	\$40,332,533	13.27%	1,149	\$96,484,755	10.37%			
Forbearance:												
Current	1,248	\$8,771,423	3.67%	1,279	\$11,331,521	3.73%	1,225	\$82,327,509	8.84%			
TOTAL REPAYMENT	9,459	\$63,569,248	26.61%	9,006	\$82,560,267	27.16%	15,828	\$882,477,027	94.81%			
Interim Claims	1	\$5,529	0.00%	1	\$3,958	0.00%	0	\$0	0.00%			
Claims Filed	121	\$878,599	0.37%	121	\$1,142,667	0.38%	8	\$399,697	0.04%			
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	122	\$884,128	0.37%	122	\$1,146,625	0.38%	8	\$399,697	0.04%			
TOTAL PORTFOLIO	32,201	\$238,905,229	100.00%	30,643	\$303,930,026	100.00%	17,104	\$930,801,295	100.00%			
GRAND TOTAL					\$1,473,636,550							

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2005

Collection Period: 10/01/05 to 10/31/05

VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	10/01/05 to 10/31/05 11/25/05
A	1 ABS Notes Outstanding	\$1,825,036,000
B	1 Total Principal Balance	\$1,452,658,870
	2 Total Fund Accounts Balance	\$319,240,299
	3 Total Principal and Accrued Interest Balance	\$1,485,111,552
	4 Number of Loans	79,948
	5 Number of Borrowers	48,257
C	1 Borrower Payments- Principal	\$95,397,584
	2 Borrower Payments- Interest	\$4,484,602
D	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$1,210,065
	3 Cash Release to Access Group, Inc.	\$0
E	1 Weighted Average Coupon (WAC)	3.79%
	2 Weighted Average Remaining Maturity (WARM)	246
F	1 Senior Notes Outstanding	\$1,759,086,000
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	6.43%
	6 Senior Asset Percentage	102.24%
	7 Subordinate Asset Percentage	98.54%

ACCESS GROUP, INC.

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

Trend Analysis Report

October 31, 2005

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

Collection Period		October-04	November-04	December-04	January-05	February-05	March-05	April-05	May-05	June-05	July-05	August-05	September-05	October-05
Reporting Date		11/26/2004	12/27/2004	1/25/2005	2/25/2005	3/25/2005	4/25/2005	5/25/2005	6/27/2005	7/25/2005	8/25/2005	9/26/2005	10/25/2005	11/25/2005
A	1 Asset Backed Securities	\$1,898,852,000	\$1,898,852,000	\$1,893,472,000	\$1,893,472,000	\$1,893,472,000	\$1,877,217,000	\$1,877,217,000	\$1,877,217,000	\$1,858,023,000	\$1,858,023,000	\$1,858,023,000	\$1,825,036,000	\$1,825,036,000
B	1 Total Principal Balance	\$1,674,455,134	\$1,576,529,515	\$1,528,895,241	\$1,545,755,965	\$1,556,136,646	\$1,635,251,590	\$1,633,489,135	\$1,619,694,051	\$1,600,670,138	\$1,602,139,989	\$1,589,412,906	\$1,500,251,775	\$1,452,658,870
	2 Total Fund Accounts Balance	\$159,537,475	\$268,814,765	\$305,428,865	\$293,402,535	\$285,814,758	\$179,666,795	\$186,380,379	\$201,077,994	\$193,635,662	\$205,197,256	\$219,499,885	\$264,744,853	\$319,240,299
	3 Total Principal and Accrued Interest Balance	\$1,709,874,793	\$1,603,705,643	\$1,558,419,408	\$1,574,255,651	\$1,584,390,738	\$1,668,119,197	\$1,666,454,748	\$1,652,376,300	\$1,636,562,771	\$1,629,281,437	\$1,620,259,969	\$1,534,390,424	\$1,485,111,552
	4 Number of Loans	141,175	130,214	121,458	114,014	111,186	110,965	109,600	108,149	105,361	102,283	97,937	88,723	79,948
	5 Number of Borrower	51,221	49,160	47,766	47,012	47,231	48,503	48,298	47,840	46,980	46,669	45,771	42,370	48,257
C	1 Borrower Payments- Principal	\$42,777,612	\$104,754,537	\$90,042,464	\$84,012,529	\$38,805,670	\$20,491,789	\$16,243,198	\$14,449,877	\$28,376,822	\$37,276,828	\$50,068,444	\$89,913,780	\$95,397,584
	2 Borrower Payments- Interest	\$2,447,611	\$3,862,548	\$1,815,751	\$2,023,746	\$1,822,621	\$1,814,558	\$2,043,942	\$2,174,026	\$2,534,387	\$2,614,638	\$3,174,293	\$3,591,185	\$4,484,602
D	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$1,394,821	\$1,313,249	\$1,273,570	\$1,287,615	\$1,296,262	\$1,362,165	\$1,360,696	\$1,349,205	\$1,333,358	\$1,334,583	\$1,323,981	\$1,249,710	\$1,210,065
	3 Cash Release to Access Group, Inc.													
E	1 Weighted Average Coupon (WAC)	2.98%	3.07%	3.07%	3.05%	3.05%	3.05%	3.05%	3.05%	3.06%	3.97%	3.92%	3.87%	3.79%
	2 Weighted Average Remaining Maturity (WARM)	189	194	197	211	217	225	225	225	226	229	233	238	246
F	1 Senior Notes Outstanding	\$1,832,902,000	\$1,832,902,000	\$1,827,522,000	\$1,827,522,000	\$1,827,522,000	\$1,811,267,000	\$1,811,267,000	\$1,811,267,000	\$1,792,073,000	\$1,792,073,000	\$1,792,073,000	\$1,759,086,000	\$1,759,086,000
	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	\$65,950,000	\$65,950,000
	4 Senior Notes Principal Distribution	\$0	\$0	\$5,380,000	\$0	\$0	\$16,255,000	\$0	\$0	\$19,194,000	\$0	\$0	\$32,987,000	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	4.44%	5.01%	5.74%	4.36%	5.27%	5.22%	5.44%	5.74%	6.27%	5.84%	6.82%	6.79%	6.43%
	6 Senior Asset Percentage	101.94%	102.13%	101.93%	101.98%	101.97%	101.95%	102.03%	101.86%	102.06%	102.08%	102.15%	102.20%	102.24%
	7 Subordinate Asset Percentage	98.40%	98.58%	98.37%	98.42%	98.41%	98.36%	98.44%	98.28%	98.43%	98.45%	98.51%	98.50%	98.54%