

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2015
Collection Period: 12/01/14 to 12/31/14

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
				November 30, 2014	Change	December 31, 2014			
1 Principal Balance				\$874,558,358.48	(\$5,560,022.36)	\$868,998,336.12			
2 Accrued Interest				\$4,681,294.20	(\$76,526.12)	\$4,604,768.08			
3 Accrued ISP				\$68,985.27	\$39,676.69	\$108,661.96			
4 Accrued SAP				(\$98,934.90)	(\$49,957.87)	(\$148,892.77)			
5 Total Principal And Accrued Interest Balance				\$879,209,703.05	(\$5,636,548.48)	\$873,562,873.39			
6 Fund Accounts Balance				\$24,818,427.89	(\$11,264,931.11)	\$13,553,496.78			
7 Total Student Loans And Fund Balance				\$904,028,130.94	(\$16,901,479.59)	\$887,116,370.17			
B. 1 Weighted Average Coupon (WAC) [not including SAP]				2.71%	0.00%	2.71%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]				226	0	226			
3 Number of Loans				25,924	(157)	25,767			
4 Number of Borrowers				22,331	(108)	22,223			
C. Notes and Certificates									
				12/31/2014 Int. Rate	Balance 11/30/2014	Change	Balance 12/31/2014	% of O/S Securities	
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 FRN 00432CAK7				0.00000%	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 FRN 00432CAL5				0.00000%	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 ARC 00432CAM3				1.63500%	\$53,400,000.00	\$0.00	\$53,400,000.00		5.91%
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 ARC 00432CAN1				0.01500%	\$39,050,000.00	\$0.00	\$39,050,000.00		4.32%
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B ARC 00432CAP6				1.65800%	\$23,750,000.00	\$0.00	\$23,750,000.00		2.63%
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 FRN 00432CAX9				0.00000%	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 FRN 00432CAY7				0.00000%	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 ARC 00432CAZ4				1.65200%	\$40,850,000.00	\$0.00	\$40,850,000.00		4.52%
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 ARC 00432CBA8				1.61700%	\$40,850,000.00	\$0.00	\$40,850,000.00		4.52%
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 ARC 00432CBB6				1.62100%	\$40,850,000.00	\$0.00	\$40,850,000.00		4.52%
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 ARC 00432CBC4				1.63400%	\$40,800,000.00	\$0.00	\$40,800,000.00		4.52%
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B ARC 00432CBE0				1.66100%	\$19,700,000.00	\$0.00	\$19,700,000.00		2.18%
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 FRN 00432CBM2				0.00000%	\$2,097,274.79	(\$2,097,274.79)	\$0.00	\$0.00	0.00%
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 FRN 00432CBN0				0.46460%	\$414,672,000.00	(\$14,601,584.10)	\$400,070,415.90		44.28%
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 ARC 00432CBP5				1.61800%	\$65,000,000.00	\$0.00	\$65,000,000.00		7.19%
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 ARC 00432CBQ3				1.62100%	\$51,600,000.00	\$0.00	\$51,600,000.00		5.71%
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 ARC 00432CBR1				1.63600%	\$65,000,000.00	\$0.00	\$65,000,000.00		7.19%
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 ARC 00432CBS9				0.00000%	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B ARC 00432CBT7				1.66400%	\$22,500,000.00	\$0.00	\$22,500,000.00		2.49%
20 Total Notes and Certificates				1.04590%	\$920,119,274.79	(\$16,698,858.89)	\$903,420,415.90		100.00%
D. Fund Balances									
				11/30/14	Change	12/31/14			
1 Acquisition Fund				\$0.00	\$0.00	\$0.00			
2 Administration Fund				\$528,831.10	\$170.10	\$529,001.20			
3 Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00			
4 Collection Fund				\$7,147,998.05	\$2,427,166.02	\$9,575,164.07			
5 Debt Service Fund - Interest Account				\$921,401.86	(\$334,151.35)	\$587,250.51			
6 Debt Service Fund - Principal Account				\$13,358,115.88	(\$13,358,115.88)	\$0.00			
7 Total Fund Accounts Balance				\$24,818,427.89	(\$11,264,931.11)	\$13,553,496.78			

ACCESS GROUP, INC.

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

Report Date: January 26, 2015
Collection Period: 12/01/14 to 12/31/14

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		12/31/2014	12/31/2014	12/31/2014
	1 Borrower Payments - Total	(\$5,399,523.83)	(\$4,903,926.10)	(\$495,597.73)
	2 Claim Payments	(\$734,325.98)	(\$580,389.08)	(\$153,936.90)
	3 Refunds	\$3,295.60	\$2,725.70	\$569.90
	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	\$20,231.63	\$20,231.63	\$0.00
	5 New Acquisitions - Total	\$20,231.63	\$20,231.63	\$0.00
	6 Total Cash Principal Activity	(\$6,110,322.58)	(\$5,461,357.85)	(\$648,964.73)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$277,157.22	\$234,751.76	\$42,405.46
	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	\$286,334.63	\$282,244.35	\$4,090.28
	4b Adjustments - Write-offs	(\$13,191.63)	(\$10,103.83)	(\$3,087.80)
	4 Total Adjustments	\$273,143.00	\$272,140.52	\$1,002.48
	5 Total Non-Cash Principal Activity	\$550,300.22	\$506,892.28	\$43,407.94
C.	Total Student Loan Principal Activity	(\$5,560,022.36)	(\$4,954,465.57)	(\$605,556.79)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,459,526.85)	(\$1,421,359.47)	(\$38,167.38)
	2 Claim Payments	(\$28,086.86)	(\$24,100.37)	(\$3,986.49)
	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	\$0.00	\$0.00	\$0.00
	6 Subsidy Payments	\$0.00	\$0.00	\$0.00
	7 Special Allowance Payments	\$0.00	\$0.00	\$0.00
	8 Total Cash Interest Activity	(\$1,487,613.71)	(\$1,445,459.84)	(\$42,153.87)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,967,549.15	\$1,906,229.72	\$61,319.43
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$39,676.69	\$35,331.47	\$4,345.22
	3 Special Allowance Payments Estimate	(\$49,957.87)	(\$55,274.99)	\$5,317.12
	4 Capitalized Interest	(\$277,157.22)	(\$234,751.76)	(\$42,405.46)
	5a Small Balance and Other Adjustments	(\$292,244.32)	(\$287,033.05)	(\$5,211.27)
	5b Adjustments - Write-offs	(\$2,304.20)	(\$1,317.22)	(\$986.98)
	5c Other Adjustments - Subsidized Gov't Interest (ISP)	\$0.00	\$0.00	\$0.00
	5d Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
	5 Total Adjustments	(\$294,548.52)	(\$288,350.27)	(\$6,198.25)
	6 Fee Accruals	\$15,244.18	\$14,866.94	\$377.24
	7 Total Non-Cash Interest Activity	\$1,400,806.41	\$1,378,051.11	\$22,755.30
F.	Total Student Loan Interest Activity	(\$86,807.30)	(\$67,408.73)	(\$19,398.57)

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2015

Collection Period: 12/01/14 to 12/31/14

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	December 31, 2014	
	1 Beginning Balance	\$5,173,224.81	
	2 Transfers to Other Funds	(\$5,173,224.81)	
	3 Amount received in the collection account related to the collection period	\$8,284,417.18	
	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	\$734,325.98	
	8 Guarantee Payments of Interest	\$28,086.86	
	9 Misc. Payments Received/Due	\$2,273.75	
	10 Sale Proceeds/Repurchases	(\$20,231.63)	
	11 Interest and Other Earnings	\$180.79	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$9,029,052.93	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$325,874.38	\$325,874.38 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$754,309.08	\$754,309.08 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$660,390.81	\$660,390.81 \$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	\$112,601.85	\$112,601.85 \$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	\$7,175,876.81	\$7,175,876.81 \$0.00
	7 Allocate to Principal Account, 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 Principal Account, after prior allocations	\$0.00	\$0.00 \$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	\$9,029,052.93	\$9,029,052.93 \$0.00

ACCESS GROUP, INC.

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

Report Date: January 26, 2015
Collection Period: 12/01/14 to 12/31/14

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)	\$9,029,052.93	\$9,029,052.93	\$0.00
B.	Administration Funds	\$1,080,183.46	\$7,948,869.47	\$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	\$7,948,869.47	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,948,869.47	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$67,540.32	\$7,881,329.15	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$7,881,329.15	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,881,329.15	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,881,329.15	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$51,642.57	\$7,829,686.58	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$51,953.03	\$7,777,733.55	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$51,201.39	\$7,726,532.16	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$51,546.72	\$7,674,985.44	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,674,985.44	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$160,057.06	\$7,514,928.38	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$79,521.00	\$7,435,407.38	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$64,716.72	\$7,370,690.66	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$82,212.00	\$7,288,478.66	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,288,478.66	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$660,390.81		
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	\$7,288,478.66	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,288,478.66	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$7,288,478.66	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$7,288,478.66	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,288,478.66	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,288,478.66	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$7,288,478.66	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$7,288,478.66	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$7,288,478.66	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$7,288,478.66	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,288,478.66	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$7,288,478.66	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$7,288,478.66	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$7,288,478.66	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$7,288,478.66	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,288,478.66	\$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	\$58,638.75	\$7,229,839.91	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$25,176.60	\$7,204,663.31	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$28,786.50	\$7,175,876.81	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$112,601.85		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$7,175,876.81	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$7,175,876.81	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$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

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2015

Collection Period: 12/01/14 to 12/31/14

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	December 31, 2014
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,798,099.12
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$325,874.38
	5 Minus amounts required..ED..guarantee agencies	\$731,572.49
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$24,339.05
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.71%
	Net Loan Rate	1.71%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$873,562,873.39
	2 Fund Balances	\$13,553,693.80
	3 Senior Notes Interest	\$370,750.34
	4 Senior Notes Outstanding	\$837,470,415.90
	Senior Asset Percentage	105.88%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$873,562,873.39
	2 Fund Balances	\$13,553,693.80
	3 All Notes Interest	\$436,724.77
	4 All Notes Outstanding	\$903,420,415.90
	Subordinate Asset Percentage	98.15%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2015

Collection Period: 12/01/14 to 12/31/14

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	3,353	\$14,870,708.64	1.71%
	2 UnSubsidized Stafford	3,120	\$22,106,352.51	2.54%
	3 Consolidation	19,294	\$832,021,274.97	95.74%
	4 Total By Loan Type Distribution	25,767	\$868,998,336.12	100.00%
B.	Borrower Status Distribution:			
	1 In-School	52	\$358,020.70	0.04%
	In-School Consolidations	227	\$9,829,512.08	1.13%
	2 Grace	19	\$100,089.95	0.01%
	3 Deferment	790	\$14,094,136.61	1.62%
	4 Forbearance	927	\$32,276,311.56	3.71%
	5 Repayment	23,684	\$810,602,762.61	93.28%
	6 Claims	68	\$1,737,502.61	0.20%
	7 Total By Borrower Status Distribution	25,767	\$868,998,336.12	100.00%
C.	School Type Distribution:			
	1 Graduate	24,871	\$866,727,179.68	99.74%
	2 Undergraduate	896	\$2,271,156.44	0.26%
	3 Total By School Type Distribution	25,767	\$868,998,336.12	100.00%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2015

Collection Period: 12/01/14 to 12/31/14

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: In-School Current	26	Includes Accrued Int. \$181,420.81	1.21%	26	Includes Accrued Int. \$234,505.67	1.04%	227	Includes Accrued Int. \$10,176,341.25	1.22%
B.	Grace Current	9	\$43,188.13	0.29%	10	\$76,006.65	0.34%	0	\$0.00	0.00%
C.	TOTAL INTERIM	35	\$224,608.94	1.50%	36	\$310,512.32	1.38%	227	\$10,176,341.25	1.22%
D.	REPAYMENT: Active									
	Current	2,091	\$7,954,945.27	53.01%	1,945	\$12,627,877.07	56.16%	17,040	\$707,450,041.97	84.61%
	1-29 Days Delinquent	236	\$1,134,183.30	7.56%	228	\$1,643,473.84	7.31%	867	\$44,943,240.85	5.38%
	30-59 Days Delinquent	110	\$604,809.57	4.03%	105	\$819,545.23	3.65%	229	\$12,409,074.31	1.48%
	60-89 Days Delinquent	70	\$382,242.70	2.55%	63	\$492,117.77	2.19%	104	\$5,842,766.42	0.70%
	90-119 Days Delinquent	61	\$373,499.87	2.49%	61	\$456,238.41	2.03%	53	\$3,599,511.79	0.43%
	>120 Days Delinquent	135	\$715,548.19	4.77%	115	\$927,129.47	4.12%	171	\$10,307,947.47	1.23%
E.	Deferment: Current	349	\$1,811,854.46	12.07%	292	\$2,511,642.85	11.17%	149	\$10,036,876.42	1.20%
F.	Forbearance: Current	241	\$1,635,666.69	10.90%	252	\$2,456,044.63	10.92%	434	\$29,957,268.47	3.58%
G.	Claims	25	\$167,927.87	1.12%	23	\$239,452.34	1.06%	20	\$1,390,714.46	0.17%
H.	TOTAL REPAYMENT	3,318	\$14,780,677.92	98.50%	3,084	\$22,173,521.61	98.62%	19,067	\$825,937,442.16	98.78%
I.	TOTAL PORTFOLIO	3,353	\$15,005,286.86	100.00%	3,120	\$22,484,033.93	100.00%	19,294	\$836,113,783.41	100.00%
J.	GRAND TOTAL				\$873,603,104.20					

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 26, 2015

Collection Period: 12/01/14 to 12/31/14

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/14 to 12/31/14 01/26/15
A.	1 ABS Notes Outstanding	\$903,420,416
B.	1 Total Principal Balance	\$868,998,336
	2 Total Fund Accounts Balance	\$13,553,497
	3 Total Principal and Accrued Interest Balance	\$873,562,873
	4 Number of Loans	25,767
	5 Number of Borrowers	22,223
C.	1 Borrower Payments- Principal	\$5,399,524
	2 Borrower Payments- Interest	\$1,459,527
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$325,874
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.71%
	2 Weighted Average Remaining Maturity (WARM)	226
F.	1 Senior Notes Outstanding	\$837,470,416
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$16,698,859
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.71%
	6 Senior Asset Percentage	105.88%
	7 Subordinate Asset Percentage	98.15%

ACCESS GROUP, INC.

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

Trend Analysis Report

December 31, 2014

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period Reporting Date	February-14	March-14	April-14	May-14	June-14	July-14	August-14	September-14	October-14	November-14	December-14
		3/25/2014	4/25/2014	5/27/2014	6/25/2014	7/25/2014	8/25/2014	9/25/2014	10/27/2014	11/25/2014	12/26/2014	1/26/2015
A.	1 Asset Backed Securities	\$970,714,478	\$955,111,434	\$955,111,434	\$955,111,434	\$935,406,896	\$935,406,896	\$935,406,896	\$920,119,275	\$920,119,275	\$920,119,275	\$903,420,416
B.	1 Total Principal Balance	\$924,093,323	\$917,621,350	\$912,074,042	\$906,215,821	\$900,709,742	\$895,866,527	\$890,693,979	\$885,077,052	\$879,168,204	\$874,558,358	\$868,998,336
	2 Total Fund Accounts Balance	\$24,010,877	\$14,475,846	\$20,100,667	\$26,281,574	\$12,317,342	\$17,749,980	\$23,568,444	\$13,880,512	\$20,051,537	\$24,818,428	\$13,553,497
	3 Total Principal and Accrued Interest Balance	\$929,038,321	\$922,666,316	\$917,180,530	\$911,308,065	\$905,510,179	\$900,605,100	\$895,478,680	\$889,771,682	\$883,768,614	\$879,209,703	\$873,562,873
	4 Number of Loans	27,324	27,140	26,980	26,803	26,641	26,517	26,369	26,212	26,064	25,924	25,767
	5 Number of Borrower	23,238	23,110	23,004	22,901	22,789	22,705	22,618	22,509	22,426	22,331	22,223
C.	1 Borrower Payments- Principal	\$4,811,449	\$5,104,879	\$4,553,391	\$4,718,773	\$4,628,596	\$4,649,601	\$4,525,485	\$5,004,171	\$5,008,552	\$4,481,834	\$5,399,524
	2 Borrower Payments- Interest	\$1,757,839	\$1,674,677	\$1,760,843	\$1,730,563	\$1,739,762	\$1,714,345	\$1,749,473	\$1,749,797	\$1,737,478	\$1,658,936	\$1,459,527
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$346,535	\$344,108	\$342,028	\$339,831	\$337,766	\$335,950	\$334,010	\$331,904	\$329,688	\$327,959	\$325,874
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.71%	2.71%	2.71%	2.71%	2.71%
	2 Weighted Average Remaining Maturity (WARM)	233	233	232	231	230	230	229	228	227	226	226
F.	1 Senior Notes Outstanding	\$904,764,478	\$889,161,434	\$889,161,434	\$889,161,434	\$869,456,896	\$869,456,896	\$869,456,896	\$854,169,275	\$854,169,275	\$854,169,275	\$837,470,416
	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
	4 Senior Notes Principal Distribution	\$0	\$15,603,045	\$0	\$0	\$19,704,538	\$0	\$0	\$15,287,621	\$0	\$0	\$16,698,859
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.25%	1.68%	1.56%	1.76%	1.59%	1.76%	1.73%	1.57%	1.73%	1.57%	1.71%
	6 Senior Asset Percentage	105.26%	105.35%	105.36%	105.39%	105.54%	105.59%	105.64%	105.76%	105.76%	105.76%	105.88%
	7 Subordinate Asset Percentage	98.11%	98.07%	98.08%	98.11%	98.09%	98.15%	98.19%	98.17%	98.18%	98.18%	98.15%