

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: January 27, 2014  
Collection Period: 12/01/13-12/31/13

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	November 30, 2013	Change	December 31, 2013			
1 Principal Balance	\$939,639,793.82	(\$4,909,636.38)	\$934,730,157.44			
2 Accrued Interest (Include SAP Estimate & ISP)	\$4,991,906.55	\$131,834.29	\$5,123,740.84			
3 Total Principal And Accrued Interest Balance	\$944,631,700.37	(\$4,777,802.09)	\$939,853,898.28			
4 Fund Accounts Balance	\$22,561,658.29	(\$9,656,567.19)	\$12,905,091.10			
5 Total Student Loans And Fund Balance	\$967,193,358.66	(\$14,434,369.28)	\$952,758,989.38			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.19%	0.00%	3.19%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	235	(1)	234			
3 Number of Loans	27,828	(145)	27,683			
4 Number of Borrowers	23,570	(106)	23,464			
C. Notes and Certificates						
	12/31/2013 Int. Rate	Balance 11/30/2013	Change	Balance 12/31/2013	% 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%	
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	1.66600%	\$53,400,000.00	\$0.00	\$53,400,000.00	5.50%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	0.03000%	\$39,050,000.00	\$0.00	\$39,050,000.00	4.02%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	0.00000%	\$23,750,000.00	\$0.00	\$23,750,000.00	2.45%	
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	0.50585%	\$16,124,755.18	(\$14,153,441.91)	\$1,971,313.27	0.20%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	1.66700%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.21%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	1.66800%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.21%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.66700%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.21%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	1.66500%	\$40,800,000.00	\$0.00	\$40,800,000.00	4.20%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	1.66700%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.03%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.35585%	\$50,721,164.93	\$0.00	\$50,721,164.93	5.23%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.45585%	\$414,672,000.00	\$0.00	\$414,672,000.00	42.72%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	1.66900%	\$65,000,000.00	\$0.00	\$65,000,000.00	6.70%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	1.66700%	\$51,600,000.00	\$0.00	\$51,600,000.00	5.32%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	1.66700%	\$65,000,000.00	\$0.00	\$65,000,000.00	6.70%	
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	1.66700%	\$22,500,000.00	\$0.00	\$22,500,000.00	2.32%	
13 Total Notes and Certificates	0.97215%	\$984,867,920.11	(\$14,153,441.91)	\$970,714,478.20	100.00%	
D. Fund Balances						
	11/30/13	Change	12/31/13			
1 Acquisition Fund	\$0.00	\$0.00	\$0.00			
2 Administration Fund	\$563,124.60	\$4,793.54	\$567,918.14			
3 Capitalized Interest Fund	\$2,862,081.00	\$0.00	\$2,862,081.00			
4 Collection Fund	\$7,272,455.90	\$1,638,639.98	\$8,911,095.88			
5 Debt Service Fund - Interest Account	\$942,602.94	(\$378,606.86)	\$563,996.08			
6 Debt Service Fund - Principal Account	\$10,921,393.85	(\$10,921,393.85)	\$0.00			
7 Total Fund Accounts Balance	\$22,561,658.29	(\$9,656,567.19)	\$12,905,091.10			

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### Monthly Servicing Report

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Collection Period: 12/01/13-12/31/13

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>12/01/13-12/31/13</b>	
	1 Borrower Payments	(\$4,874,335.91)	
	2 Claim Payments	(\$557,756.13)	
	3 Refunds	\$1,920.66	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$346,752.76	
	6 Total Principal Collections	<b>(\$5,083,418.62)</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$180,440.82	
	2 Cancellations/Reissues	\$0.00	
	3 Capitalized Guarantee Fees	\$0.00	
	4 Other Adjustments	(\$6,658.58)	
	5 Total Non-Cash Principal Activity	<b>\$173,782.24</b>	
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,909,636.38)</b>	
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$1,774,504.32)	
	2 Claim Payments	(\$18,755.00)	
	3 Reversals	\$0.00	
	4 New Acquisitions	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Subsidy Payments (ISP)	\$0.00	
	7 Special Allowance Payments (SAP)	\$0.00	
	8 Total Interest Collections	<b>(\$1,793,259.32)</b>	
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$2,106,198.88	
	2 Interest Subsidy Payment Accruals	\$42,635.73	
	3 Special Allowance Payment Accrual estimate (SAP)	(\$53,743.63)	
	4 Capitalized Interest	(\$180,440.82)	
	5 Other Adjustments	\$10,443.45	
	6 Total Non-Cash Interest Activity	<b>\$1,925,093.61</b>	
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$131,834.29</b>	

# ACCESS GROUP, INC.

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

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
<b>A.</b>	<b>Collection Fund</b>	<b>December 31, 2013</b>	
	1 Beginning Balance	\$5,241,004.91	
	2 Transfers to Other Funds	(\$5,241,004.91)	
	3 Payments Received	\$8,141,759.17	
	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	\$557,756.13	
	8 Guarantee Payments of Interest	\$18,755.00	
	9 Sale Proceeds/Repurchases	(\$346,752.76)	
	10 Interest and Other Earnings	\$160.69	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 <b>Ending Balance</b>	<b>\$8,371,678.23</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection      Transfer/Used from Other Funds</b>
	1 Administration Fund Distributions	\$1,194,905.20	\$1,194,905.20      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$692,674.10	\$692,674.10      \$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	\$28,633.50	\$28,633.50      \$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	\$6,455,465.43	\$6,455,465.43      \$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 <b>Total Payments</b>	<b>\$8,371,678.23</b>	<b>\$8,371,678.23      \$0.00</b>

# ACCESS GROUP, INC.

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

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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)	\$8,371,678.23		\$8,371,678.23
B.	Administration Funds	\$1,194,905.20		\$7,176,773.03
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		\$7,176,773.03
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$7,176,773.03
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$67,956.84		\$7,108,816.19
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$7,108,816.19
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$7,108,816.19
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$886.39		\$7,107,929.80
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$51,953.03		\$7,055,976.77
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$52,263.49		\$7,003,713.28
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$52,018.39		\$6,951,694.89
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$51,856.80		\$6,899,838.09
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$16,043.67		\$6,883,794.42
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$168,025.09		\$6,715,769.33
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$83,213.00		\$6,632,556.33
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$65,738.40		\$6,566,817.93
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$82,719.00		\$6,484,098.93
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$6,484,098.93
	Total Interest Distribution on Senior Notes or Obligations:	\$692,674.10		
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		\$6,484,098.93
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$6,484,098.93
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$6,484,098.93
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$6,484,098.93
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$6,484,098.93
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$6,484,098.93
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$6,484,098.93
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$6,484,098.93
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$6,484,098.93
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$6,484,098.93
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$6,484,098.93
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$6,484,098.93
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$6,484,098.93
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$6,484,098.93
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$6,484,098.93
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$6,484,098.93
	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	\$0.00		\$6,484,098.93
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$0.00		\$6,484,098.93
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$28,633.50		\$6,455,465.43
	Total Interest Distribution on Subordinate Notes or Obligations:	\$28,633.50		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$6,455,465.43
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,455,465.43		\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00		\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00		\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00		\$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
M.	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

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V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	<b>Net Loan Rate</b>	<b>December 31, 2013</b>	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$1,909,516.14	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$352,364.92	
	5 Minus amounts required..ED..guarantee agencies	\$783,347.24	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$68,683.08	
	<b>Net Loan Rate</b>	<b>1.68%</b>	
B.	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$939,853,898.28	
	2 Fund Balances	\$12,905,598.70	
	3 Senior Notes Interest	\$387,493.39	
	4 Senior Notes Outstanding	\$904,764,478.20	
	<b>Senior Asset Percentage</b>	<b>105.26%</b>	
C.	<b>Subordinate Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$939,853,898.28	
	2 Fund Balances	\$12,905,598.70	
	3 All Notes Interest	\$424,544.46	
	4 All Notes Outstanding	\$970,714,478.20	
	<b>Subordinate Asset Percentage</b>	<b>98.11%</b>	

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 27, 2014

Collection Period: 12/01/13-12/31/13

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics					12/31/2013
A.	December 31, 2013	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	3,997	\$17,882,856.44	1.91%	
	2 UnSubsidized Stafford	3,710	\$26,121,153.56	2.79%	
	3 Consolidation	19,976	\$890,726,147.44	95.29%	
	4 Total By Loan Type Distribution	27,683	\$934,730,157.44	100.00%	
	B.	Borrower Status Distribution:			
		1 In-School	93	\$595,137.57	0.06%
		2 In-School Consolidations	297	\$12,537,325.14	1.34%
		3 Grace	9	\$26,846.38	0.00%
		4 Deferment	964	\$17,523,678.59	1.87%
		5 Forbearance	1,300	\$45,444,469.39	4.86%
		6 Repayment	24,946	\$856,600,277.19	91.64%
		7 Claims	74	\$2,002,423.18	0.21%
		8 Total By Borrower Status Distribution	27,683	\$934,730,157.44	100.00%
	C.	School Type Distribution:			
		1 Graduate	26,598	\$931,870,348.96	99.69%
		2 Undergraduate	1,085	\$2,859,808.48	0.31%
		3 Total By School Type Distribution	27,683	\$934,730,157.44	100.00%

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

Monthly Servicing Report

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VII. Series 2002-1, 2003-1 and 2004-1 Notes				Portfolio Status By Loan Type								
	SUBSIDIZED				UNSUBSIDIZED			CONSOLIDATIONS				
	Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)		
A.	INTERIM: In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			
	Current	47	\$288,538	1.60%	46	\$398,793	1.50%	297	\$12,926,644	1.44%		
B.	Grace											
	Current	6	\$15,099	0.08%	3	\$15,583	0.06%	0	\$0	0.00%		
C.	TOTAL INTERIM	53	\$303,637	1.69%	49	\$414,376	1.56%	297	\$12,926,644	1.44%		
D.	REPAYMENT: Active											
	Current	2,423	\$9,269,038	51.54%	2,247	\$14,451,036	54.52%	17,350	\$742,147,496	82.91%		
	1-29 Days Delinquent	306	\$1,425,391	7.93%	290	\$1,893,297	7.14%	870	\$44,750,491	5.00%		
	30-59 Days Delinquent	131	\$711,752	3.96%	123	\$988,891	3.73%	252	\$13,638,781	1.52%		
	60-89 Days Delinquent	73	\$415,122	2.31%	69	\$485,196	1.83%	108	\$6,989,479	0.78%		
	90-119 Days Delinquent	65	\$314,726	1.75%	47	\$358,459	1.35%	82	\$5,711,410	0.64%		
	>120 Days Delinquent	168	\$996,909	5.54%	147	\$1,234,571	4.66%	195	\$12,908,516	1.44%		
E.	Deferment:											
	Current	408	\$2,249,035	12.50%	352	\$3,222,226	12.16%	204	\$12,345,791	1.38%		
F.	Forbearance:											
	Current	349	\$2,225,320	12.37%	363	\$3,325,608	12.55%	588	\$41,847,038	4.67%		
G.	Claims	21	\$74,628	0.41%	23	\$130,593	0.49%	30	\$1,865,183	0.21%		
H.	TOTAL REPAYMENT	3,944	\$17,681,921	98.31%	3,661	\$26,089,878	98.44%	19,679	\$882,204,184	98.56%		
I.	TOTAL PORTFOLIO	3,997	\$17,985,558	100.00%	3,710	\$26,504,253	100.00%	19,976	\$895,130,828	100.00%		
J.	GRAND TOTAL					\$939,620,640						

# ACCESS GROUP, INC.

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/13-12/31/13 01/27/14
A.	1 ABS Notes Outstanding	\$970,714,478
B.	1 Total Principal Balance	\$934,730,157
	2 Total Fund Accounts Balance	\$12,905,091
	3 Total Principal and Accrued Interest Balance	\$939,853,898
	4 Number of Loans	27,683
	5 Number of Borrowers	23,464
C.	1 Borrower Payments- Principal	\$4,874,336
	2 Borrower Payments- Interest	\$1,774,504
D.	1 Funds Transferred	\$0
	2 Administrative Allowance	\$350,524
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.19%
	2 Weighted Average Remaining Maturity (WARM)	234
F.	1 Senior Notes Outstanding	\$904,764,478
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$14,153,442
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.68%
	6 Senior Asset Percentage	105.26%
	7 Subordinate Asset Percentage	98.11%



# ACCESS GROUP, INC.

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

Trend Analysis Report

December 31, 2013

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

	Collection Period Reporting Date	December-12	January-13	February-13	March-13	April-13	May-13	June-13	July-13	August-13	September-13	October-13	November-13	December-13
		1/25/2013	2/25/2013	3/25/2013	4/25/2013	5/28/2013	6/25/2013	7/25/2013	8/26/2013	9/25/2013	10/25/2013	11/25/2013	12/26/2013	1/27/2014
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$1,039,103,001</b>	<b>\$1,039,103,001</b>	<b>\$1,039,103,001</b>	<b>\$1,024,149,088</b>	<b>\$1,024,149,088</b>	<b>\$1,024,149,088</b>	<b>\$1,003,275,097</b>	<b>\$1,003,275,097</b>	<b>\$1,003,275,097</b>	<b>\$984,867,920</b>	<b>\$984,867,920</b>	<b>\$984,867,920</b>	<b>\$970,714,478</b>
<b>B.</b>	1 Total Principal Balance	\$1,001,255,713	\$995,086,534	\$990,108,137	\$983,479,951	\$977,160,586	\$971,196,400	\$965,935,845	\$960,643,220	\$955,514,194	\$949,998,597	\$944,559,940	\$939,639,794	\$934,730,157
	2 Total Fund Accounts Balance	\$13,352,918	\$19,710,533	\$24,957,881	\$16,127,456	\$22,593,189	\$28,758,080	\$13,313,207	\$19,265,241	\$25,014,555	\$11,888,017	\$17,480,165	\$22,561,658	\$12,905,091
	3 Total Principal and Accrued Interest Balance	\$1,006,451,411	\$1,000,335,876	\$995,208,729	\$988,660,134	\$982,334,934	\$976,435,370	\$970,802,966	\$965,447,292	\$960,379,791	\$954,871,447	\$949,561,879	\$944,631,700	\$939,853,898
	4 Number of Loans	29,616	29,482	29,350	29,143	28,887	28,719	28,562	28,408	28,271	28,118	27,994	27,828	27,683
	5 Number of Borrower	24,726	24,640	24,550	24,413	24,258	24,152	24,043	23,933	23,851	23,745	23,666	23,570	23,464
<b>C.</b>	1 Borrower Payments- Principal	\$4,939,278	\$5,351,623	\$5,197,413	\$5,551,847	\$5,169,959	\$5,075,084	\$4,590,254	\$4,787,084	\$4,721,175	\$4,831,638	\$4,809,024	\$4,492,871	\$4,874,336
	2 Borrower Payments- Interest	\$1,767,557	\$1,881,265	\$1,808,400	\$1,775,089	\$1,869,553	\$1,814,042	\$1,808,914	\$1,839,028	\$1,837,171	\$1,835,509	\$1,767,499	\$1,784,471	\$1,774,504
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$375,471	\$373,157	\$371,291	\$368,805	\$366,435	\$364,199	\$362,226	\$360,241	\$358,318	\$356,249	\$354,210	\$352,365	\$350,524
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%	3.19%
	2 Weighted Average Remaining Maturity (WARM)	250	250	250	250	251	251	250	250	250	250	250	235	234
<b>F.</b>	1 Senior Notes Outstanding	\$973,153,001	\$973,153,001	\$973,153,001	\$958,199,088	\$958,199,088	\$958,199,088	\$937,325,097	\$937,325,097	\$937,325,097	\$918,917,920	\$918,917,920	\$918,917,920	\$904,764,478
	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	\$18,617,270	\$0	\$0	\$14,953,913	\$0	\$0	\$20,873,991	\$0	\$0	\$18,407,177	\$0	\$0	\$14,153,442
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.66%	1.71%	1.26%	1.69%	1.57%	1.70%	1.55%	1.70%	1.69%	1.55%	1.71%	1.55%	1.68%
	6 Senior Asset Percentage	104.75%	104.76%	104.75%	104.82%	104.82%	104.84%	104.97%	105.02%	105.06%	105.18%	105.18%	105.18%	105.26%
	7 Subordinate Asset Percentage	98.10%	98.11%	98.09%	98.06%	98.06%	98.08%	98.06%	98.11%	98.15%	98.13%	98.13%	98.13%	98.11%