

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 27, 2017
Collection Period: 01/01/17 to 01/31/17

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
				December 31, 2016	Change	January 31, 2017			
1 Principal Balance				\$740,903,337.92	(\$5,340,650.93)	\$735,562,686.99			
2 Accrued Interest				\$3,393,853.79	(\$67,330.64)	\$3,326,523.15			
3 Accrued ISP				\$81,292.52	\$27,470.83	\$108,763.35			
4 Accrued SAP				\$333,744.83	\$207,744.50	\$541,489.33			
5 Total Principal And Accrued Interest Balance				\$744,712,229.06	(\$5,407,981.57)	\$739,539,462.82			
6 Fund Accounts Balance				\$12,329,494.84	\$4,951,406.65	\$17,280,901.49			
7 Total Student Loans And Fund Balance				\$757,041,723.90	(\$456,574.92)	\$756,820,364.31			
1 Weighted Average Coupon (WAC) [not including SAP]				2.73%	0.00%	2.73%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]				205	(1)	204			
3 Number of Loans				22,298	(147)	22,151			
4 Number of Borrowers				19,837	(104)	19,733			
C. Notes and Certificates									
				1/31/2017 Int. Rate	Balance 12/31/2016	Change	Balance 1/31/2017	% 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				2.26500%	\$53,400,000.00	\$0.00	\$53,400,000.00	6.92%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 ARC 00432CAN1				2.26900%	\$39,050,000.00	\$0.00	\$39,050,000.00	5.06%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B ARC 00432CAP6				1.71700%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.08%	
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				0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 ARC 00432CAZ4				2.27600%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.29%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 ARC 00432CBA8				2.27600%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.29%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 ARC 00432CBB6				2.26600%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.29%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 ARC 00432CBC4				2.26700%	\$40,800,000.00	\$0.00	\$40,800,000.00	5.28%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B ARC 00432CBE0				2.37300%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.55%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 FRN 00432CBM2				0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 FRN 00432CBN0				1.20706%	\$268,666,093.39	\$0.00	\$268,666,093.39	34.80%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 ARC 00432CBP5				2.27600%	\$65,000,000.00	\$0.00	\$65,000,000.00	8.42%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 ARC 00432CBQ3				2.26600%	\$51,600,000.00	\$0.00	\$51,600,000.00	6.68%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 ARC 00432CBR1				2.26700%	\$65,000,000.00	\$0.00	\$65,000,000.00	8.42%	
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				1.86200%	\$22,500,000.00	\$0.00	\$22,500,000.00	2.91%	
20 Total Notes and Certificates				1.87367%	\$772,016,093.39	\$0.00	\$772,016,093.39	100.00%	
D. Fund Balances									
				12/31/16	Change	01/31/17			
1 Acquisition Fund				\$0.00	\$0.00	\$0.00			
2 Administration Fund				\$498,420.94	\$31,011.78	\$529,432.72			
3 Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00			
4 Collection Fund				\$7,888,274.93	(\$47,602.20)	\$7,840,672.73			
5 Debt Service Fund - Interest Account				\$1,080,717.97	\$41,669.70	\$1,122,387.67			
6 Debt Service Fund - Principal Account				\$0.00	\$4,926,327.37	\$4,926,327.37			
7 Total Fund Accounts Balance				\$12,329,494.84	\$4,951,406.65	\$17,280,901.49			

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		1/31/2017	1/31/2017	1/31/2017
	1 Borrower Payments - Total	(\$5,173,063.37)	(\$4,891,480.75)	(\$281,582.62)
	2 Claim Payments	(\$405,043.92)	(\$252,256.28)	(\$152,787.64)
	3 Refunds	\$4,887.56	\$4,634.89	\$252.67
	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	\$49,585.36	\$49,585.36	\$0.00
	5 New Acquisitions - Total	\$49,585.36	\$49,585.36	\$0.00
	6 Total Cash Principal Activity	(\$5,523,634.37)	(\$5,089,516.78)	(\$434,117.59)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$181,735.33	\$162,796.03	\$18,939.30
	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	\$4,952.19	\$4,485.28	\$466.91
	4b Adjustments - Write-offs	(\$3,704.08)	(\$616.65)	(\$3,087.43)
	4 Total Adjustments	\$1,248.11	\$3,868.63	(\$2,620.52)
	5 Total Non-Cash Principal Activity	\$182,983.44	\$166,664.66	\$16,318.78
C.	Total Student Loan Principal Activity	(\$5,340,650.93)	(\$4,922,852.12)	(\$417,798.81)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,556,347.94)	(\$1,522,408.08)	(\$33,939.86)
	2 Claim Payments	(\$23,131.78)	(\$19,062.21)	(\$4,069.57)
	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	(\$1,579,479.72)	(\$1,541,470.29)	(\$38,009.43)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,687,119.78	\$1,637,165.52	\$49,954.26
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$27,470.83	\$25,107.64	\$2,363.19
	3 Special Allowance Payments Estimate	\$207,744.50	\$196,557.01	\$11,187.49
	4 Capitalized Interest	(\$181,735.33)	(\$162,796.03)	(\$18,939.30)
	5a Small Balance and Other Adjustments	(\$7,532.07)	(\$8,327.62)	\$795.55
	5b Adjustments - Write-offs	(\$2,069.66)	(\$20.04)	(\$2,049.62)
	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	(\$9,601.73)	(\$8,347.66)	(\$1,254.07)
	6 Fee Accruals	\$16,366.36	\$15,036.23	\$1,330.13
	7 Total Non-Cash Interest Activity	\$1,747,364.41	\$1,702,722.71	\$44,641.70
F.	Total Student Loan Interest Activity	\$167,884.69	\$161,252.42	\$6,632.27

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	January 31, 2017	
	1 Beginning Balance	\$7,155,479.78	
	2 Transfers to Other Funds	(\$7,155,479.78)	
	3 Amount received in the collection account related to the collection period	\$7,121,738.87	
	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	\$405,043.92	
	8 Guarantee Payments of Interest	\$23,131.78	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$49,585.36)	
	11 Interest and Other Earnings	\$4,763.49	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$7,505,092.70	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$275,836.01	\$275,836.01 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$646,357.81	\$646,357.81 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,060,546.31	\$1,060,546.31 \$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	\$84,763.54	\$84,763.54 \$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	\$5,437,589.03	\$5,437,589.03 \$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	\$7,505,092.70	\$7,505,092.70 \$0.00

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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)	\$7,505,092.70	\$7,505,092.70	\$0.00	
B.	Administration Funds	\$922,193.82	\$6,582,898.88	\$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	\$6,582,898.88	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,582,898.88	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$93,108.24	\$6,489,790.64	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$67,993.86	\$6,421,796.78	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,421,796.78	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,421,796.78	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$71,479.33	\$6,350,317.45	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$71,250.57	\$6,279,066.88	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$71,348.61	\$6,207,718.27	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$71,138.88	\$6,136,579.39	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,136,579.39	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$297,271.42	\$5,839,307.97	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$113,425.00	\$5,725,882.97	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$90,248.40	\$5,635,634.57	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$113,282.00	\$5,522,352.57	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,522,352.57	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$1,060,546.31			
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	\$5,522,352.57	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,522,352.57	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,522,352.57	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,522,352.57	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,522,352.57	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,522,352.57	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,522,352.57	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,522,352.57	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,522,352.57	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,522,352.57	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,522,352.57	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,522,352.57	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,522,352.57	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,522,352.57	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,522,352.57	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,522,352.57	\$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	\$34,542.00	\$5,487,810.57	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$20,157.04	\$5,467,653.53	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$30,064.50	\$5,437,589.03	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$84,763.54			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,437,589.03	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,437,589.03	\$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	

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	January 31, 2017	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$1,647,474.49	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$275,836.01	
	5 Minus amounts required..ED..guarantee agencies	\$623,737.88	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$25,005.81	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.72%	
	Net Loan Rate	1.72%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$739,539,462.82	
	2 Fund Balances	\$17,285,284.65	
	3 Senior Notes Interest	\$790,627.74	
	4 Senior Notes Outstanding	\$706,066,093.39	
	Senior Asset Percentage	107.08%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$739,539,462.82	
	2 Fund Balances	\$17,285,284.65	
	3 All Notes Interest	\$856,837.80	
	4 All Notes Outstanding	\$772,016,093.39	
	Subordinate Asset Percentage	97.92%	

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Subsidized Stafford	2,216	\$10,092,151.00	1.37%
	2 UnSubsidized Stafford	2,119	\$15,525,700.10	2.11%
	3 Consolidation	17,816	\$709,944,835.89	96.52%
	4 Total By Loan Type Distribution	22,151	\$735,562,686.99	100.00%
B.	Borrower Status Distribution:			
	1 In-School	20	\$142,745.05	0.02%
	In-School Consolidations	164	\$6,165,234.75	0.84%
	2 Grace	2	\$9,250.00	0.00%
	3 Deferment	337	\$5,113,300.70	0.70%
	4 Forbearance	507	\$16,217,126.42	2.20%
	5 Repayment	21,054	\$706,414,533.55	96.04%
	6 Claims	67	\$1,500,496.52	0.20%
	7 Total By Borrower Status Distribution	22,151	\$735,562,686.99	100.00%
C.	School Type Distribution:			
	1 Graduate	21,617	\$734,187,351.58	99.81%
	2 Undergraduate	534	\$1,375,335.41	0.19%
	3 Total By School Type Distribution	22,151	\$735,562,686.99	100.00%

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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	10	Includes Accrued Int. \$70,144.00	0.69%	10	Includes Accrued Int. \$102,828.75	0.65%	164	Includes Accrued Int. \$6,336,849.87	0.89%
B.	Grace Current	1	\$4,250.00	0.04%	1	\$7,329.00	0.05%	0	\$0.00	0.00%
C.	TOTAL INTERIM	11	\$74,394.00	0.73%	11	\$110,157.75	0.70%	164	\$6,336,849.87	0.89%
D.	REPAYMENT: Active									
	Current	1,498	\$5,951,571.34	58.39%	1,428	\$9,724,207.17	61.60%	16,007	\$617,591,876.19	86.63%
	1-29 Days Delinquent	185	\$913,750.42	8.97%	183	\$1,309,025.19	8.29%	852	\$41,162,288.75	5.77%
	30-59 Days Delinquent	67	\$388,089.33	3.81%	72	\$588,907.49	3.73%	180	\$9,905,275.99	1.39%
	60-89 Days Delinquent	41	\$260,439.46	2.56%	43	\$380,376.73	2.41%	80	\$4,630,005.26	0.65%
	90-119 Days Delinquent	23	\$162,254.99	1.59%	24	\$260,906.77	1.65%	61	\$3,509,647.44	0.49%
	>120 Days Delinquent	79	\$541,995.68	5.32%	77	\$697,413.63	4.42%	154	\$10,633,898.59	1.49%
E.	Deferment: Current	149	\$757,990.46	7.44%	131	\$1,218,883.88	7.72%	57	\$3,244,434.54	0.46%
F.	Forbearance: Current	142	\$968,045.47	9.50%	128	\$1,239,423.39	7.85%	237	\$14,773,067.64	2.07%
G.	Claims	21	\$173,472.85	1.70%	22	\$257,556.23	1.63%	24	\$1,123,003.64	0.16%
H.	TOTAL REPAYMENT	2,205	\$10,117,610.00	99.27%	2,108	\$15,676,700.48	99.30%	17,652	\$706,573,498.04	99.11%
I.	TOTAL PORTFOLIO	2,216	\$10,192,004.00	100.00%	2,119	\$15,786,858.23	100.00%	17,816	\$712,910,347.91	100.00%
J.	GRAND TOTAL					\$738,889,210.14				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 27, 2017

Collection Period: 01/01/17 to 01/31/17

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/17 to 01/31/17 02/27/17
A.	1 ABS Notes Outstanding	\$772,016,093
B.	1 Total Principal Balance	\$735,562,687
	2 Total Fund Accounts Balance	\$17,280,901
	3 Total Principal and Accrued Interest Balance	\$739,539,463
	4 Number of Loans	22,151
	5 Number of Borrowers	19,733
C.	1 Borrower Payments- Principal	\$5,173,063
	2 Borrower Payments- Interest	\$1,556,348
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$275,836
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	204
F.	1 Senior Notes Outstanding	\$706,066,093
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.72%
	6 Senior Asset Percentage	107.08%
	7 Subordinate Asset Percentage	97.92%

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

Monthly Servicing Report

Trend Analysis Report

January 31, 2017

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

	Collection Period Reporting Date	March-16	April-16	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16	January-17
		4/25/16	5/25/16	6/27/16	7/25/16	8/25/16	9/26/16	10/25/16	11/25/16	12/27/16	1/25/17	2/27/17
A.	1 Asset Backed Securities	\$820,735,700	\$820,735,700	\$820,735,700	\$805,078,049	\$805,078,049	\$805,078,049	\$787,874,573	\$787,874,573	\$787,874,573	\$772,016,093	\$772,016,093
B.	1 Total Principal Balance	\$789,046,881	\$784,036,770	\$778,618,484	\$773,404,193	\$768,560,062	\$763,585,457	\$758,722,156	\$752,521,586	\$746,649,081	\$740,903,338	\$735,562,687
	2 Total Fund Accounts Balance	\$12,737,089	\$17,841,682	\$23,827,846	\$12,859,569	\$18,043,826	\$23,566,054	\$10,819,495	\$17,148,402	\$23,317,177	\$12,329,495	\$17,280,901
	3 Total Principal and Accrued Interest Balance	\$792,942,045	\$788,000,717	\$782,389,514	\$777,085,149	\$772,282,477	\$767,286,092	\$762,466,524	\$756,302,186	\$750,273,971	\$744,712,229	\$739,539,463
	4 Number of Loans	23,480	23,337	23,202	23,082	22,963	22,840	22,710	22,555	22,431	22,298	22,151
	5 Number of Borrowers	20,667	20,567	20,464	20,380	20,295	20,213	20,132	20,026	19,937	19,837	19,733
C.	1 Borrower Payments- Principal	\$4,781,457	\$4,822,357	\$4,922,866	\$5,005,614	\$4,616,634	\$4,586,257	\$4,439,930	\$5,277,217	\$5,392,245	\$5,146,934	\$5,173,063
	2 Borrower Payments- Interest	\$1,537,898	\$1,574,451	\$1,556,485	\$1,544,218	\$1,535,214	\$1,565,921	\$1,520,075	\$1,503,523	\$1,499,654	\$1,508,954	\$1,556,348
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$295,893	\$294,014	\$291,982	\$290,027	\$288,210	\$286,345	\$284,521	\$282,196	\$279,993	\$277,839	\$275,836
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.72%	2.72%	2.72%	2.72%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	213	212	211	210	209	208	208	207	206	205	204
F.	1 Senior Notes Outstanding	\$754,785,700	\$754,785,700	\$754,785,700	\$739,128,049	\$739,128,049	\$739,128,049	\$721,924,573	\$721,924,573	\$721,924,573	\$706,066,093	\$706,066,093
	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
	3 Senior Notes Principal Distribution	\$15,716,578	\$0	\$0	\$15,657,651	\$0	\$0	\$17,203,476	\$0	\$0	\$15,858,480	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.56%	1.43%	1.54%	1.39%	1.60%	1.54%	1.45%	1.50%	1.43%	1.61%	1.72%
	6 Senior Asset Percentage	106.70%	106.70%	106.70%	106.85%	106.88%	106.91%	107.07%	107.04%	106.95%	107.15%	107.08%
	7 Subordinate Asset Percentage	98.12%	98.12%	98.12%	98.09%	98.12%	98.15%	98.10%	98.08%	97.99%	97.97%	97.92%