

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2010  
Collection Period: 02/01/10-02/28/10

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	January 31, 2010	Change	February 28, 2010			
1 Principal Balance	\$1,206,427,906.43	(\$5,282,481.34)	\$1,201,145,425.09			
2 Accrued Interest (Include SAP Estimate & ISP)	\$6,975,269.72	(\$404,486.74)	\$6,570,782.98			
3 Total Principal And Accrued Interest Balance	\$1,213,403,176.15	(\$5,686,968.08)	\$1,207,716,208.07			
4 Fund Accounts Balance	\$39,514,232.77	\$5,948,330.79	\$45,462,563.56			
5 Total Student Loans And Fund Balance	\$1,252,917,408.92	\$261,362.71	\$1,253,178,771.63			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.17%	0.00%	3.18%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	272	(1)	271			
3 Number of Loans	35,351	(145)	35,206			
4 Number of Borrowers	28,471	(96)	28,375			
C. Notes and Certificates						
	2/28/2010 Int. Rate	Balance 1/31/2010	Change	Balance 2/28/2010	% 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	0.43063%	\$136,829,000.00	\$0.00	\$136,829,000.00	10.71%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	1.72900%	\$53,400,000.00	\$0.00	\$53,400,000.00	4.18%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	1.72900%	\$39,050,000.00	\$0.00	\$39,050,000.00	3.06%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	1.73100%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.86%	
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	0.51063%	\$172,062,466.33	\$0.00	\$172,062,466.33	13.47%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	1.72900%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.20%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	1.72800%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.20%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.73100%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.20%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	1.72900%	\$40,800,000.00	\$0.00	\$40,800,000.00	3.19%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	1.73100%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.54%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.36063%	\$50,721,164.93	\$0.00	\$50,721,164.93	3.97%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.46063%	\$414,672,000.00	\$0.00	\$414,672,000.00	32.46%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	1.72900%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.09%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	1.72800%	\$51,600,000.00	\$0.00	\$51,600,000.00	4.04%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	1.72900%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.09%	
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	1.72900%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.76%	
13 Total Notes and Certificates	0.95994%	\$1,277,634,631.26	\$0.00	\$1,277,634,631.26	100.00%	
D. Fund Balances						
	01/31/10	Change	02/28/10			
1 Acquisition Fund	\$0.01	\$0.00	\$0.01			
2 Administration Fund	\$2,509,630.73	\$0.00	\$2,509,630.73			
3 Capitalized Interest Fund	\$22,366,150.00	\$0.00	\$22,366,150.00			
4 Collection Fund	\$8,515,807.33	(\$77,714.71)	\$8,438,092.62			
5 Debt Service Fund - Interest Account	\$900,732.65	\$297,620.20	\$1,198,352.85			
6 Debt Service Fund - Principal Account	\$5,221,912.05	\$5,728,425.30	\$10,950,337.35			
7 Total Fund Accounts Balance	\$39,514,232.77	\$5,948,330.79	\$45,462,563.56			

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Monthly Servicing Report

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II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>02/01/10-02/28/10</b>
	1 Borrower Payments	(\$4,702,526.29)
	2 Claim Payments	(\$1,101,949.28)
	3 Refunds	(\$3,862.45)
	4 Reversals	\$0.00
	5 New Acquisitions	\$0.00
	<b>6 Total Principal Collections</b>	<b>(\$5,808,338.02)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$545,169.07
	2 Cancellations/Reissues	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4 Other Adjustments	(\$19,312.39)
	<b>5 Total Non-Cash Principal Activity</b>	<b>\$525,856.68</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,282,481.34)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>	
	1 Borrower Payments	(\$2,077,228.96)
	2 Claim Payments	(\$31,701.42)
	3 Reversals	\$0.00
	4 New Acquisitions	\$0.00
	5 Other Adjustments	(\$2,610.35)
	6 Subsidy Payments (ISP)	(\$379,714.46)
	7 Special Allowance Payments (SAP)	\$209,853.56
	<b>8 Total Interest Collections</b>	<b>(\$2,281,401.63)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$2,366,439.45
	2 Interest Subsidy Payment Accruals	\$105,362.43
	3 Special Allowance Payment Accrual estimate (SAP)	(\$66,504.02)
	4 Capitalized Interest	(\$545,169.07)
	5 Other Adjustments	\$16,786.10
	<b>6 Total Non-Cash Interest Activity</b>	<b>\$1,876,914.89</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$404,486.74)</b>

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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			
A.	Collection Fund	February 28, 2010	
		1 Beginning Balance	\$8,193,590.60
		2 Transfers to Other Funds	(\$8,193,590.60)
		3 Payments Received	\$6,843,583.21
		4 Payments Due	\$0.00
		5 Federal Interest Subsidy Payments (net adjustments)	\$379,714.47
		6 Federal Special Allowance Payments	(\$209,853.56)
		7 Guarantee Payments of Principal	1,101,949.28
		8 Guarantee Payments of Interest	31,701.42
		9 Sale Proceeds/Repurchases	\$0.00
		10 Interest and Other Earnings	\$8,975.96
		11 Counterparty Swap Payments	\$0.00
		12 Transfers from Other Funds	\$6,000,000.00
		13 Ending Balance	\$14,156,070.78
B.	Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection Transfer/Used from Other Funds
		1 Administration Fund Distributions	\$1,499,404.67 \$1,499,404.67 \$0.00
		2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$935,224.39 \$935,224.39 \$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	\$88,670.15 \$88,670.15 \$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	\$11,632,771.57 \$5,632,771.57 \$6,000,000.00
		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	\$14,156,070.78 \$8,156,070.78 \$6,000,000.00

# 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)	\$14,156,070.78		\$14,156,070.78
B	Administration Funds	\$1,499,404.67		\$12,656,666.11
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		\$12,656,666.11
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$45,828.74		\$12,610,837.37
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$76,191.12		\$12,534,646.25
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$52,295.76		\$12,482,350.49
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$12,482,350.49
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$68,335.75		\$12,414,014.74
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$116,847.34		\$12,297,167.40
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$59,951.46		\$12,237,215.94
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$54,207.95		\$12,183,007.99
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$54,451.68		\$12,128,556.31
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$14,226.78		\$12,114,329.53
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$148,563.61		\$11,965,765.92
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$86,151.00		\$11,879,614.92
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$68,473.20		\$11,811,141.72
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$89,700.00		\$11,721,441.72
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$11,721,441.72
	Total Interest Distribution on Senior Notes or Obligations:	\$935,224.39		
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		\$11,721,441.72
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$11,721,441.72
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$11,721,441.72
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$11,721,441.72
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$11,721,441.72
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$11,721,441.72
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$11,721,441.72
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$11,721,441.72
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$11,721,441.72
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$11,721,441.72
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$11,721,441.72
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$11,721,441.72
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$11,721,441.72
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$11,721,441.72
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$11,721,441.72
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$11,721,441.72
	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	\$31,478.25		\$11,689,963.47
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$26,141.90		\$11,663,821.57
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$31,050.00		\$11,632,771.57
	Total Interest Distribution on Subordinate Notes or Obligations:	\$88,670.15		
F	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$11,632,771.57
G	Allocation to Principal Account for scheduled Principal Payments	\$11,632,771.57		\$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
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

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V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	February 28, 2010	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,137,318.92	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$452,410.46	
	5 Minus amounts required..ED..gurarantee agencies	\$981,455.15	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$62,133.10	
	<b>Net Loan Rate</b>	<b>1.53%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,207,716,208.07	
	2 Fund Balances	\$45,462,987.96	
	3 Senior Notes Interest	\$954,891.06	
	4 Senior Notes Outstanding	\$1,211,684,631.26	
	<b>Senior Asset Percentage</b>	<b>103.35%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,207,716,208.07	
	2 Fund Balances	\$45,462,987.96	
	3 All Notes Interest	\$1,017,685.40	
	4 All Notes Outstanding	\$1,277,634,631.26	
	<b>Subordinate Asset Percentage</b>	<b>98.01%</b>	

**ACCESS GROUP, INC.**

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

Monthly Servicing Report

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VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics				2/28/2010
February 28, 2010		Number of Loans	Dollar Amount	% of Portfolio
<b>A. Loan Type Distribution:</b>	1 Subsidized Stafford	6,679	\$36,132,132.61	3.01%
	2 Unsubsidized Stafford	5,990	\$48,515,617.87	4.04%
	3 Consolidation	22,537	\$1,116,497,674.61	92.95%
	4 Total By Loan Type Distribution	35,206	\$1,201,145,425.09	100.00%
<b>B. Borrower Status Distribution:</b>	1 In-School	612	\$3,869,504.03	0.32%
	2 In-School Consolidations	606	\$24,271,984.04	2.02%
	3 Grace	136	\$852,472.15	0.07%
	4 Deferment	3,250	\$72,333,515.35	6.02%
	5 Forbearance	1,790	\$64,817,170.17	5.40%
	6 Repayment	28,653	\$1,031,787,111.87	85.90%
	7 Claims	159	\$3,213,667.48	0.27%
	8 Total By Borrower Status Distribution	35,206	\$1,201,145,425.09	100.00%
<b>C. School Type Distribution:</b>	1 Graduate	33,230	\$1,194,876,027.16	99.48%
	2 Undergraduate	1,976	\$6,269,397.93	0.52%
	3 Total By School Type Distribution	35,206	\$1,201,145,425.09	100.00%

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VII. Series 2002-1, 2003-1 and 2004-1 Notes				Portfolio Status By Loan Type					
Status	# of Loans	SUBSIDIZED		# of Loans	UNSUBSIDIZED		# of Loans	CONSOLIDATIONS	
		Amount (\$)	Percentage (%)		Amount (\$)	Percentage (%)		Amount (\$)	Percentage (%)
INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A In-School									
Current	345	\$1,940,239	5.34%	267	\$2,379,113	4.80%	606	\$24,897,679	2.22%
B Grace									
Current	75	\$427,635	1.18%	61	\$527,618	1.06%	0	\$0	0.00%
C TOTAL INTERIM	420	\$2,367,874	6.51%	328	\$2,906,731	5.87%	606	\$24,897,679	2.22%
D REPAYMENT:									
Active									
Current	3,349	\$15,847,957	43.59%	2,947	\$20,307,547	40.99%	18,979	\$901,504,625	80.39%
1-29 Days Delinquent	359	\$2,051,239	5.64%	328	\$2,648,973	5.35%	796	\$44,916,129	4.01%
30-59 Days Delinquent	170	\$1,020,753	2.81%	160	\$1,270,175	2.56%	162	\$10,085,301	0.90%
60-89 Days Delinquent	72	\$537,323	1.48%	84	\$839,445	1.69%	82	\$4,772,610	0.43%
90-119 Days Delinquent	77	\$530,681	1.46%	74	\$644,728	1.30%	75	\$4,554,946	0.41%
>120 Days Delinquent	340	\$2,196,022	6.04%	318	\$2,764,197	5.58%	281	\$18,055,286	1.61%
E Deferment:									
Current	1,281	\$7,478,234	20.57%	1,140	\$10,840,781	21.88%	829	\$55,002,099	4.90%
F Forbearance:									
Current	548	\$3,867,928	10.64%	553	\$6,712,880	13.55%	689	\$55,424,989	4.94%
G TOTAL REPAYMENT	6,196	\$33,530,135	92.22%	5,604	\$46,028,726	92.90%	21,893	\$1,094,315,984	97.58%
Interim Claims	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
Claims Filed	63	\$460,132	1.27%	58	\$611,032	1.23%	38	\$2,254,674	0.20%
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%
H TOTAL CLAIMS	63	\$460,132	1.27%	58	\$611,032	1.23%	38	\$2,254,674	0.20%
I TOTAL PORTFOLIO	6,679	\$36,358,141	100.00%	5,990	\$49,546,489	100.00%	22,537	\$1,121,468,337	100.00%
J GRAND TOTAL					\$1,207,372,966				

**ACCESS GROUP, INC.**

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/10-02/28/10 03/25/10
<b>A</b>	1 ABS Notes Outstanding	\$1,277,634,631
<b>B</b>	1 Total Principal Balance	\$1,201,145,425
	2 Total Fund Accounts Balance	\$45,462,564
	3 Total Principal and Accrued Interest Balance	\$1,207,716,208
	4 Number of Loans	35,206
	5 Number of Borrowers	28,375
<b>C</b>	1 Borrower Payments- Principal	\$4,702,526
	2 Borrower Payments- Interest	\$2,077,229
<b>D</b>	1 Funds Transferred	\$6,000,000
	2 Administrative Allowance	\$450,430
	3 Cash Release to Access Group, Inc.	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	3.18%
	2 Weighted Average Remaining Maturity (WARM)	271
<b>F</b>	1 Senior Notes Outstanding	\$1,211,684,631
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.53%
	6 Senior Asset Percentage	103.35%
	7 Subordinate Asset Percentage	98.01%



# ACCESS GROUP, INC.

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

Trend Analysis Report

February 28, 2010

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

	Collection Period Reporting Date	February-09	March-09	April-09	May-09	June-09	July-09	August-09	September-09	October-09	November-09	December-09	January-10	February-10
		3/25/2009	4/27/2009	5/26/2009	6/25/2009	7/27/2009	8/25/2009	9/25/2009	10/26/2009	11/25/2009	12/28/2009	1/25/2010	2/25/2010	3/25/2010
<b>A</b>	1 Asset Backed Securities	\$1,366,902,550	\$1,333,929,938	\$1,333,929,938	\$1,333,929,938	\$1,317,694,930	\$1,317,694,930	\$1,317,694,930	\$1,293,879,521	\$1,293,879,521	\$1,293,879,521	\$1,277,634,631	\$1,277,634,631	\$1,277,634,631
<b>B</b>	1 Total Principal Balance	\$1,263,598,129	\$1,258,897,189	\$1,253,546,802	\$1,248,573,337	\$1,243,963,546	\$1,238,443,368	\$1,232,733,322	\$1,227,227,872	\$1,222,268,962	\$1,216,452,202	\$1,212,070,427	\$1,206,427,906	\$1,201,145,425
	2 Total Fund Accounts Balance	\$70,976,462	\$39,645,262	\$45,476,657	\$52,681,965	\$39,336,588	\$46,181,357	\$53,434,554	\$34,008,578	\$39,146,937	\$45,777,590	\$33,513,906	\$39,514,233	\$45,462,564
	3 Total Principal and Accrued Interest Balance	\$1,272,021,259	\$1,268,239,087	\$1,263,195,251	\$1,256,403,958	\$1,251,624,327	\$1,245,881,057	\$1,239,767,128	\$1,234,367,190	\$1,229,664,923	\$1,223,449,638	\$1,218,998,426	\$1,213,403,176	\$1,207,716,208
	4 Number of Loans	37,080	36,901	36,727	36,577	36,442	36,258	36,080	35,952	35,807	35,644	35,539	35,351	35,206
	5 Number of Borrower	29,456	29,365	29,273	29,191	29,117	29,012	28,915	28,835	28,749	28,650	28,589	28,471	28,375
<b>C</b>	1 Borrower Payments- Principal	\$4,782,425	\$4,684,368	\$4,668,999	\$4,927,285	\$4,021,913	\$5,114,441	\$5,127,881	\$5,469,945	\$4,799,773	\$4,978,250	\$4,916,648	\$5,475,367	\$4,702,526
	2 Borrower Payments- Interest	\$2,270,462	\$2,029,062	\$2,180,905	\$2,126,407	\$2,254,515	\$2,177,938	\$2,218,754	\$2,145,663	\$2,124,669	\$2,185,295	\$2,163,756	\$2,167,226	\$2,077,229
<b>D</b>	1 Funds Transferred	\$13,000,000	\$0	\$0	\$0	\$0	\$0	\$6,000,000	\$0	\$0	\$0	\$0	\$0	\$6,000,000
	2 Administration Fees	\$473,849	\$472,086	\$470,080	\$468,215	\$466,486	\$464,416	\$462,275	\$460,210	\$458,351	\$456,170	\$454,526	\$452,410	\$450,430
	3 Cash Release to Access Group, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>E</b>	1 Weighted Average Coupon (WAC)	3.30%	3.30%	3.30%	3.30%	3.30%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.18%
	2 Weighted Average Remaining Maturity (WARM)	278	278	277	277	276	275	275	274	274	273	272	272	271
<b>F</b>	1 Senior Notes Outstanding	\$1,300,952,550	\$1,267,979,938	\$1,267,979,938	\$1,267,979,938	\$1,251,744,930	\$1,251,744,930	\$1,251,744,930	\$1,227,929,521	\$1,227,929,521	\$1,227,929,521	\$1,211,684,631	\$1,211,684,631	\$1,211,684,631
	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	\$32,972,612	\$0	\$0	\$16,235,008	\$0	\$0	\$23,815,408	\$0	\$0	\$16,244,890	\$0	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	-1.09%	2.34%	1.08%	0.87%	1.36%	1.73%	1.66%	1.62%	2.09%	1.87%	2.06%	2.07%	1.53%
	6 Senior Asset Percentage	103.01%	103.10%	103.10%	103.05%	103.11%	103.16%	103.20%	103.27%	103.28%	103.28%	103.34%	103.35%	103.35%
	7 Subordinate Asset Percentage	98.03%	98.00%	98.00%	97.96%	97.95%	97.99%	98.03%	98.00%	98.01%	98.01%	98.00%	98.01%	98.01%