

ACCESS GROUP, INC.

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

Report Date: April 25, 2016
Collection Period: 03/01/16 to 03/31/16

| I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary | | | | | | | | | |
|--|--|-----|-----|-----------|-------------------------|--------------------------|--------------------------|-------------------------|----------------|
| A. Student Loan Portfolio and Fund Balance | | | | | | | | | |
| | | | | | February 29, 2016 | Change | March 31, 2016 | | |
| 1 | Principal Balance | | | | \$793,992,047.16 | (\$4,945,165.67) | \$789,046,881.49 | | |
| 2 | Accrued Interest | | | | \$3,600,633.96 | \$68,740.07 | \$3,669,374.03 | | |
| 3 | Accrued ISP | | | | \$67,826.63 | \$33,010.63 | \$100,837.26 | | |
| 4 | Accrued SAP | | | | \$82,580.09 | \$42,372.19 | \$124,952.28 | | |
| 5 | Total Principal And Accrued Interest Balance | | | | \$797,743,087.84 | (\$4,876,425.60) | \$792,866,662.24 | | |
| 6 | Fund Accounts Balance | | | | \$24,136,022.47 | (\$11,398,933.23) | \$12,737,089.24 | | |
| 7 | Total Student Loans And Fund Balance | | | | \$821,879,110.31 | (\$16,275,358.83) | \$805,679,134.30 | | |
| B. | | | | | | | | | |
| 1 | Weighted Average Coupon (WAC) [not including SAP] | | | | 2.72% | 0.00% | 2.72% | | |
| 2 | Weighted Average Remaining Maturity (WARM) [includes in-school period] | | | | 213 | 0 | 213 | | |
| 3 | Number of Loans | | | | 23,615 | (135) | 23,480 | | |
| 4 | Number of Borrowers | | | | 20,753 | (86) | 20,667 | | |
| C. Notes and Certificates | | | | | | | | | |
| | | | | 3/31/2016 | Balance | Change | Balance | % of | |
| | | | | Int. Rate | 2/29/2016 | | 3/31/2016 | 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 | 1.58000% | \$53,400,000.00 | \$0.00 | \$53,400,000.00 | 6.51% |
| 4 | Student Loan Asset-Backed Notes, Senior Series 2002-1 | A-4 | ARC | 00432CAN1 | 1.58000% | \$39,050,000.00 | \$0.00 | \$39,050,000.00 | 4.76% |
| 5 | Student Loan Asset-Backed Notes, Subordinate Series 2002-1 | B | ARC | 00432CAP6 | 1.58000% | \$23,750,000.00 | \$0.00 | \$23,750,000.00 | 2.89% |
| 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 | 1.58000% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 4.98% |
| 9 | Student Loan Asset-Backed Notes, Senior Series 2003-1 | A-4 | ARC | 00432CBA8 | 1.58000% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 4.98% |
| 10 | Student Loan Asset-Backed Notes, Senior Series 2003-1 | A-5 | ARC | 00432CBB6 | 1.58000% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 4.98% |
| 11 | Student Loan Asset-Backed Notes, Senior Series 2003-1 | A-6 | ARC | 00432CBC4 | 1.58000% | \$40,800,000.00 | \$0.00 | \$40,800,000.00 | 4.97% |
| 12 | Student Loan Asset-Backed Notes, Subordinate Series 2003-1 | B | ARC | 00432CBE0 | 1.58000% | \$19,700,000.00 | \$0.00 | \$19,700,000.00 | 2.40% |
| 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 | 0.84010% | \$333,102,278.17 | (\$15,716,577.79) | \$317,385,700.38 | 38.67% |
| 15 | Student Loan Asset-Backed Notes, Senior Series 2004-1 | A-3 | ARC | 00432CBP5 | 1.58000% | \$65,000,000.00 | \$0.00 | \$65,000,000.00 | 7.92% |
| 16 | Student Loan Asset-Backed Notes, Senior Series 2004-1 | A-4 | ARC | 00432CBQ3 | 1.32000% | \$51,600,000.00 | \$0.00 | \$51,600,000.00 | 6.29% |
| 17 | Student Loan Asset-Backed Notes, Senior Series 2004-1 | A-5 | ARC | 00432CBR1 | 1.58000% | \$65,000,000.00 | \$0.00 | \$65,000,000.00 | 7.92% |
| 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 | 1.58000% | \$22,500,000.00 | \$0.00 | \$22,500,000.00 | 2.74% |
| 20 | Total Notes and Certificates | | | | 1.27753% | \$836,452,278.17 | (\$15,716,577.79) | \$820,735,700.38 | 100.00% |
| D. Fund Balances | | | | | | | | | |
| | | | | | 02/29/16 | Change | 03/31/16 | | |
| 1 | Acquisition Fund | | | | \$0.00 | \$0.00 | \$0.00 | | |
| 2 | Administration Fund | | | | \$529,602.93 | (\$2,612.25) | \$526,990.68 | | |
| 3 | Capitalized Interest Fund | | | | \$2,862,081.00 | \$0.00 | \$2,862,081.00 | | |
| 4 | Collection Fund | | | | \$9,028,644.97 | (\$226,620.63) | \$8,802,024.34 | | |
| 5 | Debt Service Fund - Interest Account | | | | \$1,073,061.82 | (\$527,068.60) | \$545,993.22 | | |
| 6 | Debt Service Fund - Principal Account | | | | \$10,642,631.75 | (\$10,642,631.75) | \$0.00 | | |
| 7 | Total Fund Accounts Balance | | | | \$24,136,022.47 | (\$11,398,933.23) | \$12,737,089.24 | | |

ACCESS GROUP, INC.

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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 |
| | | 3/31/2016 | 3/31/2016 | 3/31/2016 |
| | 1 Borrower Payments - Total | (\$4,781,457.08) | (\$4,461,506.85) | (\$319,950.23) |
| | 2 Claim Payments | (\$394,404.12) | (\$313,903.33) | (\$80,500.79) |
| | 3 Refunds | \$2,709.26 | \$2,527.86 | \$181.40 |
| | 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 | \$39,081.17 | \$32,423.34 | \$6,657.83 |
| | 5 New Acquisitions - Total | \$39,081.17 | \$32,423.34 | \$6,657.83 |
| | 6 Total Cash Principal Activity | (\$5,134,070.77) | (\$4,740,458.98) | (\$393,611.79) |
| B. | Student Loan Non-Cash Principal Activity | | | |
| | 1 Capitalized Interest | \$188,454.38 | \$181,921.39 | \$6,532.99 |
| | 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 | \$5,280.71 | \$5,137.84 | \$142.87 |
| | 4b Adjustments - Write-offs | (\$4,829.99) | (\$4,154.73) | (\$675.26) |
| | 4 Total Adjustments | \$450.72 | \$983.11 | (\$532.39) |
| | 5 Total Non-Cash Principal Activity | \$188,905.10 | \$182,904.50 | \$6,000.60 |
| C. | Total Student Loan Principal Activity | (\$4,945,165.67) | (\$4,557,554.48) | (\$387,611.19) |
| D. | Student Loan Cash Interest Activity | | | |
| | 1 Borrower Payments - Total | (\$1,537,897.72) | (\$1,505,836.15) | (\$32,061.57) |
| | 2 Claim Payments | (\$8,955.64) | (\$7,770.25) | (\$1,185.39) |
| | 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 | (\$1,546,853.36) | (\$1,513,606.40) | (\$33,246.96) |
| E. | Student Loan Non-Cash Interest Activity | | | |
| | 1 Borrower Accruals | \$1,792,632.25 | \$1,743,358.15 | \$49,274.10 |
| | 2 Subsidized Gov't Interest - Accrued Interest (ISP) | \$33,010.63 | \$29,588.51 | \$3,422.12 |
| | 3 Special Allowance Payments Estimate | \$42,372.19 | \$30,637.22 | \$11,734.97 |
| | 4 Capitalized Interest | (\$188,454.38) | (\$181,921.39) | (\$6,532.99) |
| | 5a Small Balance and Other Adjustments | (\$2,049.79) | (\$10,940.80) | \$8,891.01 |
| | 5b Adjustments - Write-offs | (\$943.40) | (\$267.12) | (\$676.28) |
| | 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 | (\$2,993.19) | (\$11,207.92) | \$8,214.73 |
| | 6 Fee Accruals | \$14,408.75 | \$12,664.24 | \$1,744.51 |
| | 7 Total Non-Cash Interest Activity | \$1,690,976.25 | \$1,623,118.81 | \$67,857.44 |
| F. | Total Student Loan Interest Activity | \$144,122.89 | \$109,512.41 | \$34,610.48 |

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2016

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| III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity | | | | |
|--|---|-----------------------|-----------------------------------|---------------------------------------|
| A. Collection Fund | | March 31, 2016 | | |
| | 1 Beginning Balance | \$6,914,481.23 | | |
| | 2 Transfers to Other Funds | (\$6,914,481.23) | | |
| | 3 Amount received in the collection account related to the collection period | \$8,042,438.19 | | |
| | 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 | \$394,404.12 | | |
| | 8 Guarantee Payments of Interest | \$8,955.64 | | |
| | 9 Misc. Payments Received/Due | \$19.85 | | |
| | 10 Sale Proceeds/Repurchases | (\$39,081.17) | | |
| | 11 Interest and Other Earnings | \$6,916.62 | | |
| | 12 Counterparty Swap Payments | \$0.00 | | |
| | 13 Transfers from Other Funds | \$0.00 | | |
| 14 Ending Balance | \$8,413,653.25 | | | |
| B. Required Payments Under Waterfall | | Payment | Distribute from Collection | Transfer/Used from Other Funds |
| | 1a Administrative Allowance | \$295,892.58 | \$295,892.58 | \$0.00 |
| | 1b Broker Dealer, Auction Agent and Other Fees | \$689,676.90 | \$689,676.90 | \$0.00 |
| | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations | \$644,649.89 | \$644,649.89 | \$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 | \$66,596.31 | \$66,596.31 | \$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 | \$6,716,837.57 | \$6,716,837.57 | \$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 | \$8,413,653.25 | \$8,413,653.25 | \$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) | \$8,413,653.25 | \$0.00 |
| B. | Administration Funds | \$985,569.48 | \$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 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$53,923.32 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$39,432.69 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$36,830.36 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$41,250.33 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$41,250.33 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$41,199.84 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$207,383.34 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$65,637.00 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$52,105.68 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$65,637.00 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$0.00 |
| | Total Interest Distribution on Senior Notes or Obligations: | \$644,649.89 | |
| 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 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$0.00 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$0.00 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$0.00 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$0.00 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$0.00 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$0.00 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$0.00 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$0.00 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$0.00 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$0.00 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$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 | \$23,982.75 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0 | \$19,893.06 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7 | \$22,720.50 | \$0.00 |
| | Total Interest Distribution on Subordinate Notes or Obligations: | \$66,596.31 | |
| F. | Payment of Principal Distribution Amount of Subordinate Notes | \$0.00 | \$0.00 |
| G. | Allocation to Principal Account for scheduled Principal Payments | \$6,716,837.57 | \$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 Termination Payment Of Senior or Subordinate Notes | \$0.00 | \$0.00 |
| M. | Access Group, Inc | \$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 | March 31, 2016 |
| | 1 ARC outstanding aggregate principal | \$503,350,000.00 |
| | 2 Interest net of FRN allocation | \$1,643,888.13 |
| | 3 Minus counterparty swap payments | \$0.00 |
| | 4 Minus administrative allowance | \$295,892.58 |
| | 5 Minus amounts required..ED..guarantee agencies | \$667,210.76 |
| | 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 | 1.56% |
| | Net Loan Rate | 1.56% |
| B. | Senior Asset Percentage | |
| | 1 Student Loan Portfolio Balance | \$792,942,045.06 |
| | 2 Fund Balances | \$12,740,752.26 |
| | 3 Senior Notes Interest | \$348,597.46 |
| | 4 Senior Notes Outstanding | \$754,785,700.38 |
| | Senior Asset Percentage | 106.70% |
| C. | Subordinate Asset Percentage | |
| | 1 Student Loan Portfolio Balance | \$792,942,045.06 |
| | 2 Fund Balances | \$12,740,752.26 |
| | 3 All Notes Interest | \$405,344.14 |
| | 4 All Notes Outstanding | \$820,735,700.38 |
| | Subordinate Asset Percentage | 98.12% |

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| 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 | 2,614 | \$11,789,185.40 | 1.49% |
| | 2 UnSubsidized Stafford | 2,481 | \$17,992,212.08 | 2.28% |
| | 3 Consolidation | 18,385 | \$759,265,484.01 | 96.23% |
| | 4 Total By Loan Type Distribution | 23,480 | \$789,046,881.49 | 100.00% |
| B. | Borrower Status Distribution: | | | |
| | 1 In-School | 31 | \$203,220.49 | 0.03% |
| | In-School Consolidations | 205 | \$8,431,097.89 | 1.07% |
| | 2 Grace | 4 | \$27,750.00 | 0.00% |
| | 3 Deferment | 526 | \$8,593,463.15 | 1.09% |
| | 4 Forbearance | 600 | \$19,322,947.86 | 2.45% |
| | 5 Repayment | 22,070 | \$750,994,195.43 | 95.18% |
| | 6 Claims | 44 | \$1,474,206.67 | 0.19% |
| 7 Total By Borrower Status Distribution | 23,480 | \$789,046,881.49 | 100.00% | |
| C. | School Type Distribution: | | | |
| | 1 Graduate | 22,831 | \$787,388,188.73 | 99.79% |
| | 2 Undergraduate | 649 | \$1,658,692.76 | 0.21% |
| | 3 Total By School Type Distribution | 23,480 | \$789,046,881.49 | 100.00% |
| | | | | |

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| VII. Series 2002-1, 2003-1, and 2004-1 Notes | | | | Portfolio Status By Loan Type | | | Consolidations | | |
|--|---------------------|-----------------------|----------------|-------------------------------|-----------------------|----------------|----------------|-----------------------|----------------|
| Status | Subsidized Stafford | | | Unsubsidized Stafford | | | # of Loans | Amount (\$) | Percentage (%) |
| | # of Loans | Amount (\$) | Percentage (%) | # of Loans | Amount (\$) | Percentage (%) | | | |
| A. INTERIM: | | Includes Accrued Int. | | | Includes Accrued Int. | | | Includes Accrued Int. | |
| A. In-School Current | 15 | \$97,428.79 | 0.82% | 16 | \$144,811.14 | 0.79% | 205 | \$8,749,353.95 | 1.15% |
| B. Grace Current | 2 | \$12,746.72 | 0.11% | 2 | \$21,575.54 | 0.12% | 0 | \$0.00 | 0.00% |
| C. TOTAL INTERIM | 17 | \$110,175.51 | 0.93% | 18 | \$166,386.68 | 0.91% | 205 | \$8,749,353.95 | 1.15% |
| D. REPAYMENT: | | | | | | | | | |
| D. Active | | | | | | | | | |
| Current | 1,744 | \$6,933,571.68 | 58.30% | 1,666 | \$11,260,254.16 | 61.60% | 16,505 | \$658,824,359.83 | 86.40% |
| 1-29 Days Delinquent | 185 | \$869,840.95 | 7.31% | 180 | \$1,315,352.69 | 7.20% | 783 | \$39,118,901.28 | 5.13% |
| 30-59 Days Delinquent | 76 | \$478,290.01 | 4.02% | 89 | \$734,668.54 | 4.02% | 211 | \$11,528,116.17 | 1.51% |
| 60-89 Days Delinquent | 47 | \$322,216.83 | 2.71% | 48 | \$446,250.71 | 2.44% | 81 | \$4,603,984.10 | 0.60% |
| 90-119 Days Delinquent | 23 | \$134,434.92 | 1.13% | 22 | \$168,650.54 | 0.92% | 47 | \$3,456,309.05 | 0.45% |
| >120 Days Delinquent | 104 | \$715,946.25 | 6.02% | 99 | \$919,101.48 | 5.03% | 160 | \$11,363,408.33 | 1.49% |
| E. Deferment: | | | | | | | | | |
| Current | 245 | \$1,237,564.79 | 10.41% | 193 | \$1,760,581.38 | 9.63% | 88 | \$5,767,157.25 | 0.76% |
| F. Forbearance: | | | | | | | | | |
| Current | 161 | \$1,029,360.27 | 8.66% | 155 | \$1,426,654.16 | 7.80% | 284 | \$17,748,075.05 | 2.33% |
| G. Claims | 12 | \$61,687.96 | 0.52% | 11 | \$82,861.86 | 0.45% | 21 | \$1,382,739.14 | 0.18% |
| H. TOTAL REPAYMENT | 2,597 | \$11,782,913.66 | 99.07% | 2,463 | \$18,114,375.52 | 99.09% | 18,180 | \$753,793,050.20 | 98.85% |
| I. TOTAL PORTFOLIO | 2,614 | \$11,893,089.17 | 100.00% | 2,481 | \$18,280,762.20 | 100.00% | 18,385 | \$762,542,404.15 | 100.00% |
| J. GRAND TOTAL | | | | | \$792,716,255.52 | | | | |

ACCESS GROUP, INC.

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

Report Date: April 25, 2016

Collection Period: 03/01/16 to 03/31/16

| VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report | | |
|---|--|--|
| | Collection Period Reporting Date | 03/01/16 to 03/31/16 04/25/16 |
| A. | 1 ABS Notes Outstanding | \$820,735,700 |
| B. | 1 Total Principal Balance | \$789,046,881 |
| | 2 Total Fund Accounts Balance | \$12,737,089 |
| | 3 Total Principal and Accrued Interest Balance | \$792,942,045 |
| | 4 Number of Loans | 23,480 |
| | 5 Number of Borrowers | 20,667 |
| C. | 1 Borrower Payments- Principal | \$4,781,457 |
| | 2 Borrower Payments- Interest | \$1,537,898 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$295,893 |
| | 3 Cash Release to Access Group, Inc. | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 2.72% |
| | 2 Weighted Average Remaining Maturity (WARM) | 213 |
| F. | 1 Senior Notes Outstanding | \$754,785,700 |
| | 2 Subordinate Note Outstanding | \$65,950,000 |
| | 3 Senior Notes Principal Distribution | \$15,716,578 |
| | 4 Subordinate Note Principal Distribution | \$0 |
| | 5 Net Loan Rate | 1.56% |
| | 6 Senior Asset Percentage | 106.70% |
| | 7 Subordinate Asset Percentage | 98.12% |

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes
Monthly Servicing Report
Trend Analysis Report
March 31, 2016

| IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT | | | | | | | | | | | | |
|--|---|----------------|----------------|----------------|------------------|---------------------|-------------------|--------------------|--------------------|-------------------|--------------------|-----------------|
| Collection Period | | May-15 | June-15 | July-15 | August-15 | September-15 | October-15 | November-15 | December-15 | January-16 | February-16 | March-16 |
| Reporting Date | | 6/25/15 | 7/27/15 | 8/25/15 | 9/25/15 | 10/26/15 | 11/25/15 | 12/28/15 | 1/25/16 | 2/25/16 | 3/28/16 | 4/25/16 |
| A. | 1 Asset Backed Securities | \$886,631,900 | \$868,561,542 | \$868,561,542 | \$868,561,542 | \$851,605,740 | \$851,605,740 | \$851,605,740 | \$836,452,278 | \$836,452,278 | \$836,452,278 | \$820,735,700 |
| B. | 1 Total Principal Balance | \$840,829,036 | \$835,543,332 | \$830,250,239 | \$824,833,893 | \$819,750,494 | \$814,704,177 | \$809,726,722 | \$804,507,633 | \$799,152,416 | \$793,992,047 | \$789,046,881 |
| | 2 Total Fund Accounts Balance | \$25,579,781 | \$13,134,238 | \$18,914,761 | \$24,943,201 | \$13,033,186 | \$18,179,018 | \$24,069,724 | \$13,159,462 | \$18,676,615 | \$24,136,022 | \$12,737,089 |
| | 3 Total Principal and Accrued Interest Balance | \$845,199,145 | \$839,514,330 | \$834,185,164 | \$828,802,556 | \$823,563,177 | \$818,553,121 | \$813,559,101 | \$808,330,591 | \$802,951,388 | \$797,743,088 | \$792,942,045 |
| | 4 Number of Loans | 25,013 | 24,805 | 24,659 | 24,519 | 24,352 | 24,229 | 24,052 | 23,929 | 23,779 | 23,615 | 23,480 |
| | 5 Number of Borrowers | 21,711 | 21,570 | 21,468 | 21,375 | 21,259 | 21,184 | 21,065 | 20,970 | 20,872 | 20,753 | 20,667 |
| C. | 1 Borrower Payments- Principal | \$4,850,440 | \$4,968,092 | \$4,791,155 | \$4,951,787 | \$4,572,653 | \$4,869,627 | \$4,561,010 | \$5,009,906 | \$4,830,748 | \$5,042,430 | \$4,781,457 |
| | 2 Borrower Payments- Interest | \$1,619,791 | \$1,482,453 | \$1,631,951 | \$1,675,197 | \$1,633,235 | \$1,597,506 | \$1,621,996 | \$1,594,887 | \$1,614,594 | \$1,596,928 | \$1,537,898 |
| D. | 1 Funds Transferred | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administration Fees | \$315,311 | \$313,329 | \$311,344 | \$309,313 | \$307,406 | \$305,514 | \$303,648 | \$301,690 | \$299,682 | \$297,747 | \$295,893 |
| | 3 Cash Release to Access Group, Inc. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 2.71% | 2.71% | 2.71% | 2.71% | 2.71% | 2.71% | 2.71% | 2.71% | 2.72% | 2.72% | 2.72% |
| | 2 Weighted Average Remaining Maturity (WARM) | 221 | 220 | 219 | 218 | 218 | 217 | 216 | 215 | 214 | 213 | 213 |
| F. | 1 Senior Notes Outstanding | \$820,681,900 | \$802,611,542 | \$802,611,542 | \$802,611,542 | \$785,655,740 | \$785,655,740 | \$785,655,740 | \$770,502,278 | \$770,502,278 | \$770,502,278 | \$754,785,700 |
| | 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 | \$0 | \$18,070,357 | \$0 | \$0 | \$16,955,802 | \$0 | \$0 | \$15,153,462 | \$0 | \$0 | \$15,716,578 |
| | 4 Subordinate Notes Principal Distribution | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 5 Net Loan Rate | 1.64% | 1.49% | 1.64% | 1.56% | 1.44% | 1.57% | 1.44% | 1.62% | 1.58% | 1.32% | 1.56% |
| | 6 Senior Asset Percentage | 106.04% | 106.21% | 106.26% | 106.30% | 106.45% | 106.44% | 106.53% | 106.57% | 106.57% | 106.57% | 106.70% |
| | 7 Subordinate Asset Percentage | 98.15% | 98.14% | 98.19% | 98.23% | 98.20% | 98.19% | 98.27% | 98.16% | 98.16% | 98.16% | 98.12% |