

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 27, 2009
Collection Period: 03/01/09-03/31/09

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	February 28, 2009	Change	March 31, 2009			
1 Principal Balance	\$1,263,598,129.02	(\$4,700,940.18)	\$1,258,897,188.84			
2 Accrued Interest (Include SAP Estimate & ISP)	\$8,423,129.67	\$918,768.53	\$9,341,898.20			
3 Total Principal And Accrued Interest Balance	\$1,272,021,258.69	(\$3,782,171.65)	\$1,268,239,087.04			
4 Fund Accounts Balance	\$70,976,462.35	(\$31,331,199.98)	\$39,645,262.37			
5 Total Student Loans And Fund Balance	\$1,342,997,721.04	(\$35,113,371.63)	\$1,307,884,349.41			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.30%	0.00%	3.30%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	278	(1)	278			
3 Number of Loans	37,080	(179)	36,901			
4 Number of Borrowers	29,456	(91)	29,365			
C. Notes and Certificates						
	3/31/2009 Int. Rate	Balance 2/28/2009	Change	Balance 3/31/2009	% of O/S Securities	
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	0.00%	\$0.00	\$0.00	\$0.00	0.00%	
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	1.40%	\$181,018,000.00	(\$11,129,000.00)	\$169,889,000.00	12.74%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	1.29%	\$53,400,000.00	\$0.00	\$53,400,000.00	4.00%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	0.00%	\$39,050,000.00	\$0.00	\$39,050,000.00	2.93%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	0.79%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.78%	
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	0.00%	\$0.00	\$0.00	\$0.00	0.00%	
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	1.48%	\$217,141,385.47	(\$21,843,612.36)	\$195,297,773.11	14.64%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	0.45%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.06%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	2.03%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.06%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.61%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.06%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	0.08%	\$40,800,000.00	\$0.00	\$40,800,000.00	3.06%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	2.06%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.48%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	1.33%	\$50,721,164.93	\$0.00	\$50,721,164.93	3.80%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	1.43%	\$414,672,000.00	\$0.00	\$414,672,000.00	31.09%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	2.02%	\$65,000,000.00	\$0.00	\$65,000,000.00	4.87%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	2.06%	\$51,600,000.00	\$0.00	\$51,600,000.00	3.87%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	2.05%	\$65,000,000.00	\$0.00	\$65,000,000.00	4.87%	
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	0.00%	\$0.00	\$0.00	\$0.00	0.00%	
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	2.05%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.69%	
13 Total Notes and Certificates	1.43%	\$1,366,902,550.40	(\$32,972,612.36)	\$1,333,929,938.04	100.00%	
D. Fund Balances						
	02/28/09	Change	03/31/09			
1 Acquisition Fund	\$0.01	\$0.00	\$0.01			
2 Administration Fund	\$2,509,930.27	\$5,699.89	\$2,515,630.16			
3 Capitalized Interest Fund	\$41,366,150.00	(\$13,000,000.00)	\$28,366,150.00			
4 Collection Fund	\$14,909,057.36	(\$6,754,376.92)	\$8,154,680.44			
5 Debt Service Fund - Interest Account	\$3,107,240.37	(\$2,498,438.61)	\$608,801.76			
6 Debt Service Fund - Principal Account	\$9,084,084.34	(\$9,084,084.34)	\$0.00			
7 Total Fund Accounts Balance	\$70,976,462.35	(\$31,331,199.98)	\$39,645,262.37			

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II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals		
A.	Student Loan Cash Principal Activity	03/01/09-03/31/09
	1 Borrower Payments	(\$4,684,367.72)
	2 Claim Payments	(\$702,680.54)
	3 Refunds	(\$468.88)
	4 Reversals	\$0.00
	5 New Acquisitions	\$0.00
	6 Total Principal Collections	(\$5,387,517.14)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$688,334.58
	2 Cancellations/Reissues	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4 Other Adjustments	(\$1,757.62)
	5 Total Non-Cash Principal Activity	\$686,576.96
C.	Total Student Loan Principal Activity	(\$4,700,940.18)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments	(\$2,029,062.37)
	2 Claim Payments	(\$15,407.88)
	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	(\$2,044,470.25)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$2,936,873.38
	2 Interest Subsidy Payment Accruals	\$183,306.56
	3 Special Allowance Payment Accrual estimate (SAP)	\$597,880.30
	4 Capitalized Interest	(\$688,334.58)
	5 Other Adjustments	(\$66,486.88)
	6 Total Non-Cash Interest Activity	\$2,963,238.78
F.	Total Student Loan Interest Activity	\$918,768.53

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	Collection Fund	March 31, 2009	
	1 Beginning Balance	\$27,218,853.54	
	2 Transfers to Other Funds	(\$27,218,853.54)	
	3 Payments Received	\$7,021,847.58	
	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	702,680.54	
	8 Guarantee Payments of Interest	15,407.88	
	9 Sale Proceeds/Repurchases	\$0.00	
	10 Interest and Other Earnings	\$32,485.24	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 Ending Balance	\$7,772,421.24	
B.	Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection Transfer/Used from Other Funds
	1 Administration Fund Distributions	\$1,555,147.23	\$1,555,147.23 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,309,982.92	\$1,309,982.92 \$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	\$59,579.10	\$59,579.10 \$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	\$4,847,711.99	\$4,847,711.99 \$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	\$7,772,421.24	\$7,772,421.24 \$0.00

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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)	\$7,772,421.24		\$7,772,421.24
B	Administration Funds	\$1,555,147.23		\$6,217,274.01
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		\$6,217,274.01
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$218,365.27		\$5,998,908.74
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$18,754.08		\$5,980,154.66
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$5,980,154.66
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,980,154.66
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$265,346.04		\$5,714,808.62
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	(\$48,636.01)		\$5,763,444.63
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$5,763,444.63
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CB66	\$12,867.75		\$5,750,576.88
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$15,332.64		\$5,735,244.24
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$61,939.38		\$5,673,304.86
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$544,398.33		\$5,128,906.53
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$46,761.00		\$5,082,145.53
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$77,575.44		\$5,004,570.09
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$97,279.00		\$4,907,291.09
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,907,291.09
	Total Interest Distribution on Senior Notes or Obligations:	\$1,309,982.92		
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		\$4,907,291.09
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$4,907,291.09
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$4,907,291.09
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$4,907,291.09
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$4,907,291.09
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$4,907,291.09
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$4,907,291.09
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$4,907,291.09
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CB66	\$0.00		\$4,907,291.09
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$4,907,291.09
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,907,291.09
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$4,907,291.09
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$4,907,291.09
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$4,907,291.09
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$4,907,291.09
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,907,291.09
	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	\$9,889.50		\$4,897,401.59
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$16,016.10		\$4,881,385.49
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$33,673.50		\$4,847,711.99
	Total Interest Distribution on Subordinate Notes or Obligations:	\$59,579.10		
F	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$4,847,711.99
G	Allocation to Principal Account for scheduled Principal Payments	\$4,847,711.99		\$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	March 31, 2009	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,546,879.49	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$473,849.30	
	5 Minus amounts required..ED..gurarantee agencies	\$1,022,947.43	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$68,683.08	
	Net Loan Rate	2.34%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,268,239,087.04	
	2 Fund Balances	\$39,646,668.23	
	3 Senior Notes Interest	\$594,190.47	
	4 Senior Notes Outstanding	\$1,267,979,938.04	
	Senior Asset Percentage	103.10%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,268,239,087.04	
	2 Fund Balances	\$39,646,668.23	
	3 All Notes Interest	\$652,667.16	
	4 All Notes Outstanding	\$1,333,929,938.04	
	Subordinate Asset Percentage	98.00%	

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

Monthly Servicing Report

Collection Period: 03/01/09-03/31/09

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics		3/31/2009		
A.	March 31, 2009			
	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Subsidized Stafford	7,347	\$41,478,280.59	3.29%
	2 UnSubsidized Stafford	6,570	\$53,952,610.85	4.29%
	3 Consolidation	22,984	\$1,163,466,297.40	92.42%
	4 Total By Loan Type Distribution	36,901	\$1,258,897,188.84	100.00%
	B. Borrower Status Distribution:			
	1 In-School	990	\$6,418,369.38	0.51%
	2 In-School Consolidations	750	\$29,771,117.26	2.36%
3 Grace	202	\$1,363,284.77	0.11%	
4 Deferment	4,436	\$97,464,914.98	7.74%	
5 Forbearance	2,216	\$91,723,095.74	7.29%	
6 Repayment	28,151	\$1,029,065,351.32	81.74%	
7 Claims	156	\$3,091,055.39	0.25%	
8 Total By Borrower Status Distribution	36,901	\$1,258,897,188.84	100.00%	
C.	School Type Distribution:			
	1 Graduate	34,719	\$1,251,789,029.73	99.44%
	2 Undergraduate	2,182	\$7,108,159.11	0.56%
	3 Total By School Type Distribution	36,901	\$1,258,897,188.84	100.00%

ACCESS GROUP, INC.

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	547	\$3,153,940	7.55%	443	\$3,962,595	7.12%	750	\$30,519,912	2.61%		
B	Grace											
	Current	111	\$688,799	1.65%	91	\$829,248	1.49%	0	\$0	0.00%		
C	TOTAL INTERIM	658	\$3,842,739	9.20%	534	\$4,791,843	8.61%	750	\$30,519,912	2.61%		
D	REPAYMENT: Active											
	Current	3,365	\$16,626,520	39.78%	2,921	\$20,484,119	36.82%	19,145	\$924,797,092	79.13%		
	1-29 Days Delinquent	246	\$1,507,475	3.61%	240	\$1,986,970	3.57%	512	\$28,899,104	2.47%		
	30-59 Days Delinquent	217	\$1,402,289	3.36%	185	\$1,746,264	3.14%	213	\$12,309,015	1.05%		
	60-89 Days Delinquent	78	\$539,553	1.29%	77	\$753,161	1.35%	56	\$3,569,535	0.31%		
	90-119 Days Delinquent	125	\$746,839	1.79%	119	\$961,597	1.73%	55	\$3,704,554	0.32%		
	>120 Days Delinquent	248	\$1,575,358	3.77%	220	\$1,975,475	3.55%	129	\$8,112,555	0.69%		
E	Deferment:											
	Current	1,746	\$10,837,551	25.93%	1,616	\$16,477,374	29.62%	1,074	\$71,599,588	6.13%		
F	Forbearance:											
	Current	604	\$4,275,060	10.23%	598	\$5,913,025	10.63%	1,014	\$83,003,990	7.10%		
G	TOTAL REPAYMENT	6,629	\$37,510,645	89.76%	5,976	\$50,297,986	90.41%	22,198	\$1,135,995,433	97.20%		
	Interim Claims	1	\$3,520	0.01%	2	\$17,805	0.03%	0	\$0	0.00%		
	Claims Filed	59	\$434,074	1.04%	58	\$527,768	0.95%	36	\$2,215,262	0.19%		
	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	60	\$437,594	1.05%	60	\$545,573	0.98%	36	\$2,215,262	0.19%		
I	TOTAL PORTFOLIO	7,347	\$41,790,978	100.00%	6,570	\$55,635,402	100.00%	22,984	\$1,168,730,606	100.00%		
J	GRAND TOTAL					\$1,266,156,986						

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/09-03/31/09 04/27/09
A	1 ABS Notes Outstanding	\$1,333,929,938
B	1 Total Principal Balance	\$1,258,897,189
	2 Total Fund Accounts Balance	\$39,645,262
	3 Total Principal and Accrued Interest Balance	\$1,268,239,087
	4 Number of Loans	36,901
	5 Number of Borrowers	29,365
C	1 Borrower Payments- Principal	\$4,684,368
	2 Borrower Payments- Interest	\$2,029,062
D	1 Funds Transferred	\$0
	2 Administrative Allowance	\$472,086
	3 Cash Release to Access Group, Inc.	\$0
E	1 Weighted Average Coupon (WAC)	3.30%
	2 Weighted Average Remaining Maturity (WARM)	278
F	1 Senior Notes Outstanding	\$1,267,979,938
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$32,972,612
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	2.34%
	6 Senior Asset Percentage	103.10%
	7 Subordinate Asset Percentage	98.00%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2009

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

	Collection Period Reporting Date	March-08	April-08	May-08	June-08	July-08	August-08	September-08	October-08	November-08	December-08	January-09	February-09	March-09
		4/25/2008	5/27/2008	6/25/2008	7/25/2008	8/25/2008	9/25/2008	10/27/2008	11/25/2008	12/26/2008	1/26/2009	2/25/2009	3/25/2009	4/27/2009
A	1 Asset Backed Securities	\$1,440,396,000	\$1,440,396,000	\$1,440,396,000	\$1,412,008,000	\$1,412,008,000	\$1,412,008,000	\$1,383,621,165	\$1,383,621,165	\$1,383,621,165	\$1,366,902,550	\$1,366,902,550	\$1,366,902,550	\$1,333,929,938
B	1 Total Principal Balance	\$1,315,955,996	\$1,310,508,042	\$1,306,964,761	\$1,303,051,150	\$1,298,381,481	\$1,293,311,371	\$1,287,137,618	\$1,282,112,124	\$1,278,541,020	\$1,273,115,446	\$1,268,582,208	\$1,263,598,129	\$1,258,897,189
	2 Total Fund Accounts Balance	\$75,791,552	\$90,379,616	\$95,563,110	\$65,409,927	\$78,435,760	\$84,275,794	\$55,160,250	\$67,360,003	\$71,893,210	\$53,812,414	\$58,787,968	\$70,976,462	\$39,645,262
	3 Total Principal and Accrued Interest Balance	\$1,333,614,556	\$1,321,752,752	\$1,320,745,842	\$1,318,598,570	\$1,309,169,446	\$1,306,549,963	\$1,302,904,702	\$1,293,729,903	\$1,292,390,935	\$1,287,158,338	\$1,283,971,822	\$1,272,021,259	\$1,268,239,087
	4 Number of Loans	38,949	38,722	38,581	38,441	38,279	38,093	37,879	37,712	37,607	37,403	37,286	37,080	36,901
	5 Number of Borrower	30,483	30,369	30,283	30,203	30,104	30,011	29,893	29,804	29,732	29,627	29,560	29,456	29,365
C	1 Borrower Payments- Principal	\$5,234,164	\$4,703,154	\$4,043,079	\$4,014,225	\$4,958,193	\$4,692,819	\$5,859,200	\$4,685,590	\$3,650,839	\$5,246,623	\$4,107,961	\$4,782,425	\$4,684,368
	2 Borrower Payments- Interest	\$2,458,778	\$2,582,495	\$2,490,179	\$2,502,466	\$2,499,630	\$2,455,984	\$2,431,503	\$2,410,365	\$2,182,290	\$2,526,473	\$2,324,132	\$2,270,462	\$2,029,062
D	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$13,000,000	\$0
	2 Administration Fees	\$1,096,191	\$1,091,653	\$1,088,702	\$488,644	\$486,893	\$484,992	\$482,677	\$480,792	\$479,453	\$477,418	\$475,718	\$473,849	\$472,086
	3 Cash Release to Access Group, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-
E	1 Weighted Average Coupon (WAC)	3.55%	3.54%	3.54%	3.54%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%
	2 Weighted Average Remaining Maturity (WARM)	284	283	282	282	281	281	281	280	280	279	279	278	278
F	1 Senior Notes Outstanding	\$1,374,446,000	\$1,374,446,000	\$1,374,446,000	\$1,346,058,000	\$1,346,058,000	\$1,346,058,000	\$1,317,671,165	\$1,317,671,165	\$1,317,671,165	\$1,300,952,550	\$1,300,952,550	\$1,300,952,550	\$1,267,979,938
	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	\$25,683,000	\$0	\$0	\$28,388,000	\$0	\$0	\$28,386,835	\$0	\$0	\$16,718,615	\$0	\$0	\$32,972,612
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	2.14%	4.71%	5.67%	4.42%	4.51%	4.06%	4.01%	5.31%	3.47%	-0.51%	3.88%	-1.09%	2.34%
	6 Senior Asset Percentage	102.49%	102.53%	102.66%	102.76%	102.84%	102.90%	102.96%	103.04%	103.08%	103.02%	103.07%	103.01%	103.10%
	7 Subordinate Asset Percentage	97.80%	97.84%	97.96%	97.96%	98.03%	98.09%	98.05%	98.12%	98.17%	98.04%	98.10%	98.03%	98.00%