

ACCESS GROUP, INC.

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

Report Date: April 27, 2015
Collection Period: 03/01/15 to 03/31/15

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 28, 2015	Change	March 31, 2015		
1	Principal Balance					\$858,023,576.01	(\$5,807,325.03)	\$852,216,250.98		
2	Accrued Interest					\$4,237,754.44	\$78,482.15	\$4,316,236.59		
3	Accrued ISP					\$70,644.49	\$35,969.76	\$106,614.25		
4	Accrued SAP					(\$95,158.23)	(\$49,637.38)	(\$144,795.61)		
5	Total Principal And Accrued Interest Balance					\$862,236,816.71	(\$5,728,842.88)	\$856,494,306.21		
6	Fund Accounts Balance					\$25,086,298.02	(\$11,278,299.44)	\$13,807,998.58		
7	Total Student Loans And Fund Balance					\$887,323,114.73	(\$17,007,142.32)	\$870,302,304.79		
B.										
1	Weighted Average Coupon (WAC) [not including SAP]					2.71%	0.00%	2.71%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					224	(1)	223		
3	Number of Loans					25,453	(191)	25,262		
4	Number of Borrowers					22,008	(124)	21,884		
C. Notes and Certificates										
						3/31/2015	Balance	Balance	% of	
						Int. Rate	2/28/2015	Change	3/31/2015	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	1.62000%		\$53,400,000.00	\$0.00	\$53,400,000.00	6.02%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	1.64700%		\$39,050,000.00	\$0.00	\$39,050,000.00	4.40%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	0.00000%		\$23,750,000.00	\$0.00	\$23,750,000.00	2.68%
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	1.64500%		\$40,850,000.00	\$0.00	\$40,850,000.00	4.61%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	1.62200%		\$40,850,000.00	\$0.00	\$40,850,000.00	4.61%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	1.61800%		\$40,850,000.00	\$0.00	\$40,850,000.00	4.61%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	1.61900%		\$40,800,000.00	\$0.00	\$40,800,000.00	4.60%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	1.67500%		\$19,700,000.00	\$0.00	\$19,700,000.00	2.22%
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	0.47680%		\$400,070,415.90	(\$16,788,516.34)	\$383,281,899.56	43.23%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	1.62200%		\$65,000,000.00	\$0.00	\$65,000,000.00	7.33%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	1.62000%		\$51,600,000.00	\$0.00	\$51,600,000.00	5.82%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	1.62000%		\$65,000,000.00	\$0.00	\$65,000,000.00	7.33%
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	1.67600%		\$22,500,000.00	\$0.00	\$22,500,000.00	2.54%
20	Total Notes and Certificates					1.08750%	\$903,420,415.90	(\$16,788,516.34)	\$886,631,899.56	100.00%
D. Fund Balances										
							02/28/15	Change	03/31/15	
1	Acquisition Fund						\$0.00	\$0.00	\$0.00	
2	Administration Fund						\$524,095.85	\$5,000.80	\$529,096.65	
3	Capitalized Interest Fund						\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund						\$7,478,430.98	\$2,298,487.66	\$9,776,918.64	
5	Debt Service Fund - Interest Account						\$805,333.66	(\$165,515.98)	\$639,817.68	
6	Debt Service Fund - Principal Account						\$13,416,356.53	(\$13,416,271.92)	\$84.61	
7	Total Fund Accounts Balance						\$25,086,298.02	(\$11,278,299.44)	\$13,807,998.58	

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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
		3/31/2015	3/31/2015	3/31/2015
	1 Borrower Payments - Total	(\$5,596,597.76)	(\$5,216,271.08)	(\$380,326.68)
	2 Claim Payments	(\$558,082.04)	(\$376,609.48)	(\$181,472.56)
	3 Refunds	\$3,473.30	\$3,426.27	\$47.03
	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	\$122,633.24	\$97,738.54	\$24,894.70
	5 New Acquisitions - Total	\$122,633.24	\$97,738.54	\$24,894.70
	6 Total Cash Principal Activity	(\$6,028,573.26)	(\$5,491,715.75)	(\$536,857.51)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$230,516.02	\$230,507.82	\$8.20
	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	(\$2,029.75)	(\$1,896.71)	(\$133.04)
	4b Adjustments - Write-offs	(\$7,238.04)	(\$4,636.26)	(\$2,601.78)
	4 Total Adjustments	(\$9,267.79)	(\$6,532.97)	(\$2,734.82)
	5 Total Non-Cash Principal Activity	\$221,248.23	\$223,974.85	(\$2,726.62)
C.	Total Student Loan Principal Activity	(\$5,807,325.03)	(\$5,267,740.90)	(\$539,584.13)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,620,130.91)	(\$1,582,194.85)	(\$37,936.06)
	2 Claim Payments	(\$15,355.87)	(\$10,727.65)	(\$4,628.22)
	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	(\$1,635,486.78)	(\$1,592,922.50)	(\$42,564.28)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,931,190.57	\$1,872,485.64	\$58,704.93
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$35,969.76	\$31,995.99	\$3,973.77
	3 Special Allowance Payments Estimate	(\$49,637.38)	(\$55,258.40)	\$5,621.02
	4 Capitalized Interest	(\$230,516.02)	(\$230,507.82)	(\$8.20)
	5a Small Balance and Other Adjustments	(\$4,246.52)	(\$3,081.09)	(\$1,165.43)
	5b Adjustments - Write-offs	(\$1,149.51)	(\$274.93)	(\$874.58)
	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	(\$5,396.03)	(\$3,356.02)	(\$2,040.01)
	6 Fee Accruals	\$18,690.41	\$16,897.78	\$1,792.63
	7 Total Non-Cash Interest Activity	\$1,700,301.31	\$1,632,257.17	\$68,044.14
F.	Total Student Loan Interest Activity	\$64,814.53	\$39,334.67	\$25,479.86

ACCESS GROUP, INC.

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

Monthly Servicing Report

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		March 31, 2015		
	1 Beginning Balance	\$5,365,739.18		
	2 Transfers to Other Funds	(\$5,365,739.18)		
	3 Amount received in the collection account related to the collection period	\$8,902,888.95		
	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	\$558,082.04		
	8 Guarantee Payments of Interest	\$15,355.87		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$122,633.24)		
	11 Interest and Other Earnings	\$166.80		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$9,353,860.42			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$319,581.09	\$319,581.09	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$739,720.51	\$739,720.51	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$532,263.31	\$532,263.31	\$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	\$31,202.10	\$31,202.10	\$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	\$7,731,093.41	\$7,731,093.41	\$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	\$9,353,860.42	\$9,353,860.42	\$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)	\$9,353,860.42	\$9,353,860.42	\$0.00
B.	Administration Funds	\$1,059,301.60	\$8,294,558.82	\$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	\$8,294,558.82	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$8,294,558.82	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$50,794.08	\$8,243,764.74	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$35,816.66	\$8,207,948.08	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$8,207,948.08	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$8,207,948.08	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$4,787.62	\$8,203,160.46	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$39,011.75	\$8,164,148.71	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$34,689.82	\$8,129,458.89	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$26,658.72	\$8,102,800.17	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$8,102,800.17	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$167,519.74	\$7,935,280.43	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$62,075.00	\$7,873,205.43	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$49,081.92	\$7,824,123.51	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$61,828.00	\$7,762,295.51	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,762,295.51	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$532,263.31		
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	\$7,762,295.51	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,762,295.51	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$7,762,295.51	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$7,762,295.51	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,762,295.51	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,762,295.51	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$7,762,295.51	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$7,762,295.51	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$7,762,295.51	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$7,762,295.51	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,762,295.51	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$7,762,295.51	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$7,762,295.51	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$7,762,295.51	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$7,762,295.51	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,762,295.51	\$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	(\$7,543.00)	\$7,769,838.51	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$17,001.10	\$7,752,837.41	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$21,744.00	\$7,731,093.41	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$31,202.10		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$7,731,093.41	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$7,731,093.41	\$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	March 31, 2015
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,758,270.86
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$319,581.09
	5 Minus amounts required..ED..guarantee agencies	\$718,043.36
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$24,339.05
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.66%
	Net Loan Rate	1.66%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$856,494,306.21
	2 Fund Balances	\$13,808,196.12
	3 Senior Notes Interest	\$372,988.92
	4 Senior Notes Outstanding	\$820,681,899.56
	Senior Asset Percentage	106.00%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$856,494,306.21
	2 Fund Balances	\$13,808,196.12
	3 All Notes Interest	\$419,237.18
	4 All Notes Outstanding	\$886,631,899.56
	Subordinate Asset Percentage	98.11%

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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	3,189	\$14,199,993.95	1.67%
	2 UnSubsidized Stafford	2,980	\$21,169,331.56	2.48%
	3 Consolidation	19,093	\$816,846,925.47	95.85%
	4 Total By Loan Type Distribution	25,262	\$852,216,250.98	100.00%
B.	Borrower Status Distribution:			
	1 In-School	41	\$273,020.70	0.03%
	In-School Consolidations	227	\$10,081,858.05	1.18%
	2 Grace	21	\$134,172.00	0.02%
	3 Deferment	739	\$12,649,112.80	1.48%
	4 Forbearance	895	\$29,701,642.46	3.49%
	5 Repayment	23,265	\$797,583,805.28	93.59%
	6 Claims	74	\$1,792,639.69	0.21%
7 Total By Borrower Status Distribution	25,262	\$852,216,250.98	100.00%	
C.	School Type Distribution:			
	1 Graduate	24,416	\$850,038,240.73	99.74%
	2 Undergraduate	846	\$2,178,010.25	0.26%
	3 Total By School Type Distribution	25,262	\$852,216,250.98	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.	
In-School									
Current	21	\$143,931.18	1.00%	20	\$171,810.22	0.80%	227	\$10,436,166.91	1.27%
B. Grace									
Current	10	\$62,806.36	0.44%	11	\$96,377.37	0.45%	0	\$0.00	0.00%
C. TOTAL INTERIM	31	\$206,737.54	1.44%	31	\$268,187.59	1.24%	227	\$10,436,166.91	1.27%
D. REPAYMENT:									
Active									
Current	2,034	\$7,717,813.24	53.83%	1,918	\$12,380,655.17	57.47%	16,937	\$698,015,849.10	85.06%
1-29 Days Delinquent	211	\$978,572.21	6.83%	194	\$1,380,645.62	6.41%	856	\$43,356,256.42	5.28%
30-59 Days Delinquent	102	\$582,721.45	4.06%	83	\$696,865.89	3.23%	200	\$11,722,121.48	1.43%
60-89 Days Delinquent	48	\$306,288.02	2.14%	50	\$395,024.21	1.83%	102	\$5,531,989.96	0.67%
90-119 Days Delinquent	33	\$230,691.93	1.61%	33	\$317,518.68	1.47%	56	\$3,867,456.40	0.47%
>120 Days Delinquent	131	\$762,185.05	5.32%	120	\$1,055,899.03	4.90%	157	\$10,334,277.76	1.26%
E. Deferment:									
Current	326	\$1,677,302.88	11.70%	275	\$2,346,944.89	10.89%	138	\$8,878,029.22	1.08%
F. Forbearance:									
Current	250	\$1,722,801.71	12.02%	249	\$2,468,466.97	11.46%	396	\$27,032,617.15	3.29%
G. Claims	23	\$151,645.35	1.06%	27	\$234,087.15	1.09%	24	\$1,476,668.59	0.18%
H. TOTAL REPAYMENT	3,158	\$14,130,021.84	98.56%	2,949	\$21,276,107.61	98.76%	18,866	\$810,215,266.08	98.73%
I. TOTAL PORTFOLIO	3,189	\$14,336,759.38	100.00%	2,980	\$21,544,295.20	100.00%	19,093	\$820,651,432.99	100.00%
J. GRAND TOTAL					\$856,532,487.57				

ACCESS GROUP, INC.

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

Report Date: April 27, 2015

Collection Period: 03/01/15 to 03/31/15

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/15 to 03/31/15 04/27/15
A.	1 ABS Notes Outstanding	\$886,631,900
B.	1 Total Principal Balance	\$852,216,251
	2 Total Fund Accounts Balance	\$13,807,999
	3 Total Principal and Accrued Interest Balance	\$856,494,306
	4 Number of Loans	25,262
	5 Number of Borrowers	21,884
C.	1 Borrower Payments- Principal	\$5,596,598
	2 Borrower Payments- Interest	\$1,620,131
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$319,581
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.71%
	2 Weighted Average Remaining Maturity (WARM)	223
F.	1 Senior Notes Outstanding	\$820,681,900
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$16,788,516
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.66%
	6 Senior Asset Percentage	106.00%
	7 Subordinate Asset Percentage	98.11%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2015

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	May-14	June-14	July-14	August-14	September-14	October-14	November-14	December-14	January-15	February-15	March-15
	Reporting Date	6/25/2014	7/25/2014	8/25/2014	9/25/2014	10/27/2014	11/25/2014	12/26/2014	1/26/2015	2/25/2015	3/25/2015	4/27/2015
A.	1 Asset Backed Securities	\$955,111,434	\$935,406,896	\$935,406,896	\$935,406,896	\$920,119,275	\$920,119,275	\$920,119,275	\$903,420,416	\$903,420,416	\$903,420,416	\$886,631,900
B.	1 Total Principal Balance	\$906,215,821	\$900,709,742	\$895,866,527	\$890,693,979	\$885,077,052	\$879,168,204	\$874,558,358	\$868,998,336	\$863,050,508	\$858,023,576	\$852,216,251
	2 Total Fund Accounts Balance	\$26,281,574	\$12,317,342	\$17,749,980	\$23,568,444	\$13,880,512	\$20,051,537	\$24,818,428	\$13,553,497	\$19,701,380	\$25,086,298	\$13,807,999
	3 Total Principal and Accrued Interest Balance	\$911,308,065	\$905,510,179	\$900,605,100	\$895,478,680	\$889,771,682	\$883,768,614	\$879,209,703	\$873,562,873	\$867,522,493	\$862,236,817	\$856,494,306
	4 Number of Loans	26,803	26,641	26,517	26,369	26,212	26,064	25,924	25,767	25,629	25,453	25,262
	5 Number of Borrower	22,901	22,789	22,705	22,618	22,509	22,426	22,331	22,223	22,132	22,008	21,884
C.	1 Borrower Payments- Principal	\$4,718,773	\$4,628,596	\$4,649,601	\$4,525,485	\$5,004,171	\$5,008,552	\$4,481,834	\$5,399,524	\$5,478,026	\$4,620,058	\$5,596,598
	2 Borrower Payments- Interest	\$1,730,563	\$1,739,762	\$1,714,345	\$1,749,473	\$1,749,797	\$1,737,478	\$1,658,936	\$1,459,527	\$1,734,828	\$1,652,108	\$1,620,131
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$339,831	\$337,766	\$335,950	\$334,010	\$331,904	\$329,688	\$327,959	\$325,874	\$323,644	\$321,759	\$319,581
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.70%	2.70%	2.70%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%
	2 Weighted Average Remaining Maturity (WARM)	231	230	230	229	228	227	226	226	225	224	223
F.	1 Senior Notes Outstanding	\$889,161,434	\$869,456,896	\$869,456,896	\$869,456,896	\$854,169,275	\$854,169,275	\$854,169,275	\$837,470,416	\$837,470,416	\$837,470,416	\$820,681,900
	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
	4 Senior Notes Principal Distribution	\$0	\$19,704,538	\$0	\$0	\$15,287,621	\$0	\$0	\$16,698,859	\$0	\$0	\$16,788,516
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.76%	1.59%	1.76%	1.73%	1.57%	1.73%	1.57%	1.71%	1.69%	1.26%	1.66%
	6 Senior Asset Percentage	105.39%	105.54%	105.59%	105.64%	105.76%	105.76%	105.76%	105.88%	105.89%	105.88%	106.00%
	7 Subordinate Asset Percentage	98.11%	98.09%	98.15%	98.19%	98.17%	98.18%	98.18%	98.15%	98.15%	98.15%	98.11%