

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 25, 2011
Collection Period: 04/01/11-04/30/11

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A.	Student Loan Portfolio and Fund Balance	March 31, 2011		Change	April 30, 2011	
	1 Principal Balance	\$1,121,437,512.40		(\$5,639,571.71)	\$1,115,797,940.69	
	2 Accrued Interest (Include SAP Estimate & ISP)	\$5,621,492.42		\$58,431.35	\$5,679,923.77	
	3 Total Principal And Accrued Interest Balance	\$1,127,059,004.82		(\$5,581,140.36)	\$1,121,477,864.46	
	4 Fund Accounts Balance	\$20,249,312.74		\$5,803,255.21	\$26,052,567.95	
	5 Total Student Loans And Fund Balance	\$1,147,308,317.56		\$222,114.85	\$1,147,530,432.41	
B.		3.18%		0.00%	3.18%	
	1 Weighted Average Coupon (WAC) [not including SAP]	263		(1)	262	
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	32,998		(169)	32,829	
	3 Number of Loans	26,973		(102)	26,871	
	4 Number of Borrowers					
C.	Notes and Certificates	4/30/2011	Balance	Change	Balance	% of
		Int. Rate	3/31/2011		4/30/2011	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	0.48800%	\$83,060,000.00	\$0.00	\$83,060,000.00	7.10%
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	1.28200%	\$53,400,000.00	\$0.00	\$53,400,000.00	4.56%
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	0.61000%	\$39,050,000.00	\$0.00	\$39,050,000.00	3.34%
	5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	1.71100%	\$23,750,000.00	\$0.00	\$23,750,000.00	2.03%
	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	0.56800%	\$118,246,638.22	\$0.00	\$118,246,638.22	10.11%
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	0.07700%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.49%
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	1.25200%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.49%
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.37000%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.49%
	11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	0.70400%	\$40,800,000.00	\$0.00	\$40,800,000.00	3.49%
	12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	1.73100%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.68%
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.41800%	\$50,721,164.93	\$0.00	\$50,721,164.93	4.33%
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.51800%	\$414,672,000.00	\$0.00	\$414,672,000.00	35.44%
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	1.71100%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.56%
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	1.73400%	\$51,600,000.00	\$0.00	\$51,600,000.00	4.41%
	17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	1.71900%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.56%
	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	1.71900%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.92%
	13 Total Notes and Certificates	0.85534%	\$1,170,049,803.15	\$0.00	\$1,170,049,803.15	100.00%
D.	Fund Balances	03/31/11		Change	04/30/11	
	1 Acquisition Fund	\$0.01		\$0.00	\$0.01	
	2 Administration Fund	\$2,506,031.11		(\$7,417.11)	\$2,498,614.00	
	3 Capitalized Interest Fund	\$6,366,150.00		\$0.00	\$6,366,150.00	
	4 Collection Fund	\$10,789,205.48		(\$1,557,937.46)	\$9,231,268.02	
	5 Debt Service Fund - Interest Account	\$587,926.14		\$70,458.49	\$658,384.63	
	6 Debt Service Fund - Principal Account	\$0.00		\$7,298,151.29	\$7,298,151.29	
	7 Total Fund Accounts Balance	\$20,249,312.74		\$5,803,255.21	\$26,052,567.95	

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II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals			
A.	Student Loan Cash Principal Activity	04/01/11-04/30/11	
	1 Borrower Payments	(\$5,415,499.66)	
	2 Claim Payments	(\$545,637.91)	
	3 Refunds	(\$2,278.93)	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$0.00	
	6 Total Principal Collections	(\$5,963,416.50)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$334,160.30	
	2 Cancellations/Reissues	\$0.00	
	3 Capitalized Guarantee Fees	\$0.00	
	4 Other Adjustments	(\$10,315.51)	
	5 Total Non-Cash Principal Activity	\$323,844.79	
C.	Total Student Loan Principal Activity	(\$5,639,571.71)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$1,991,888.95)	
	2 Claim Payments	(\$14,952.76)	
	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	(\$2,006,841.71)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$2,368,506.39	
	2 Interest Subsidy Payment Accruals	\$79,549.35	
	3 Special Allowance Payment Accrual estimate (SAP)	(\$63,573.81)	
	4 Capitalized Interest	(\$334,160.30)	
	5 Other Adjustments	\$14,951.43	
	6 Total Non-Cash Interest Activity	\$2,065,273.06	
F.	Total Student Loan Interest Activity	\$58,431.35	

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	April 30, 2011	
	1 Beginning Balance	\$9,533,620.64	
	2 Transfers to Other Funds	(\$9,533,620.64)	
	3 Payments Received	\$7,968,059.06	
	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	\$545,637.91	
	8 Guarantee Payments of Interest	\$14,952.76	
	9 Sale Proceeds/Repurchases	\$0.00	
	10 Interest and Other Earnings	\$5,378.40	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 Ending Balance	\$8,534,028.13	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer/Used from Other Funds
	1 Administration Fund Distributions	\$1,411,669.67	\$1,411,669.67 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$695,409.54	\$695,409.54 \$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	\$85,230.67	\$85,230.67 \$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	\$6,341,718.25	\$6,341,718.25 \$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	\$8,534,028.13	\$8,534,028.13 \$0.00

ACCESS GROUP, INC.

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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)	\$8,534,028.13	\$8,534,028.13
B.	Administration Funds	\$1,411,669.67	\$7,122,358.46
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	\$7,122,358.46
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$33,777.73	\$7,088,580.73
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$13,595.64	\$7,074,985.09
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$10,059.28	\$7,064,925.81
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,064,925.81
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$55,970.08	\$7,008,955.73
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$27,475.71	\$6,981,480.02
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$81,536.60	\$6,899,943.42
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$14,501.75	\$6,885,441.67
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$14,647.20	\$6,870,794.47
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$17,667.87	\$6,853,126.60
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$179,000.08	\$6,674,126.52
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$94,822.00	\$6,579,304.52
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$67,647.60	\$6,511,656.92
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$84,708.00	\$6,426,948.92
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,426,948.92
	Total Interest Distribution on Senior Notes or Obligations:	\$695,409.54	
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	\$6,426,948.92
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,426,948.92
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,426,948.92
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,426,948.92
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,426,948.92
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,426,948.92
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,426,948.92
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,426,948.92
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,426,948.92
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,426,948.92
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,426,948.92
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,426,948.92
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,426,948.92
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,426,948.92
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,426,948.92
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,426,948.92
	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	\$30,129.25	\$6,396,819.67
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$25,779.42	\$6,371,040.25
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$29,322.00	\$6,341,718.25
	Total Interest Distribution on Subordinate Notes or Obligations:	\$85,230.67	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,341,718.25
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,341,718.25	\$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
M.	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	April 30, 2011	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,103,444.57	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$420,539.07	
	5 Minus amounts required..ED..guarantee agencies	\$919,104.57	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$66,499.75	
	Net Loan Rate	1.66%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,121,477,864.46	
	2 Fund Balances	\$26,052,841.56	
	3 Senior Notes Interest	\$578,754.64	
	4 Senior Notes Outstanding	\$1,104,099,803.15	
	Senior Asset Percentage	103.88%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,121,477,864.46	
	2 Fund Balances	\$26,052,841.56	
	3 All Notes Interest	\$623,042.41	
	4 All Notes Outstanding	\$1,170,049,803.15	
	Subordinate Asset Percentage	98.02%	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 25, 2011

Collection Period: 04/01/11-04/30/11

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics					4/30/2011
A.	April 30, 2011	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	5,822	\$29,406,539.38	2.64%	
	2 UnSubsidized Stafford	5,241	\$40,509,761.02	3.63%	
	3 Consolidation	21,766	\$1,045,881,640.29	93.73%	
	4 Total By Loan Type Distribution	32,829	\$1,115,797,940.69	100.00%	
	B.	Borrower Status Distribution:			
		1 In-School	351	\$2,178,226.95	0.20%
		2 In-School Consolidations	508	\$20,661,191.92	1.85%
		3 Grace	64	\$348,939.04	0.03%
		4 Deferment	2,232	\$44,419,127.76	3.98%
		5 Forbearance	2,449	\$81,155,430.03	7.27%
		6 Repayment	27,120	\$964,931,212.49	86.48%
		7 Claims	105	\$2,103,812.50	0.19%
		8 Total By Borrower Status Distribution	32,829	\$1,115,797,940.69	100.00%
C.		School Type Distribution:			
	1 Graduate	31,135	\$1,110,678,250.21	99.54%	
	2 Undergraduate	1,694	\$5,119,690.48	0.46%	
	3 Total By School Type Distribution	32,829	\$1,115,797,940.69	100.00%	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date:

May 25, 2011

Collection Period:

04/01/11-04/30/11

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 (%)	# of Loans	Amount (\$)	Percentage (%)
INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School												
Current	194	\$1,098,849	3.71%	157	\$1,360,084	3.30%	508	\$21,168,876	2.02%			
B. Grace												
Current	36	\$188,244	0.64%	28	\$192,701	0.47%	0	\$0	0.00%			
C. TOTAL INTERIM	230	\$1,287,093	4.35%	185	\$1,552,784	3.77%	508	\$21,168,876	2.02%			
D. REPAYMENT:												
Active												
Current	3,181	\$13,664,316	46.19%	2,834	\$18,374,482	44.60%	18,794	\$868,236,385	82.66%			
1-29 Days Delinquent	204	\$1,105,091	3.74%	197	\$1,393,844	3.38%	511	\$29,762,513	2.83%			
30-59 Days Delinquent	128	\$672,263	2.27%	104	\$819,162	1.99%	205	\$11,991,706	1.14%			
60-89 Days Delinquent	128	\$769,714	2.60%	107	\$916,219	2.22%	98	\$5,944,150	0.57%			
90-119 Days Delinquent	49	\$339,030	1.15%	49	\$474,276	1.15%	37	\$2,303,614	0.22%			
>120 Days Delinquent	192	\$1,177,189	3.98%	184	\$1,571,816	3.82%	118	\$7,796,034	0.74%			
E. Deferment:												
Current	940	\$5,070,450	17.14%	796	\$6,379,478	15.49%	496	\$33,507,646	3.19%			
F. Forbearance:												
Current	725	\$5,217,414	17.64%	747	\$9,345,368	22.69%	977	\$68,101,918	6.48%			
G. Claims	45	\$280,836	0.95%	38	\$366,757	0.89%	22	\$1,521,286	0.14%			
H. TOTAL REPAYMENT	5,592	\$28,296,304	95.65%	5,056	\$39,641,402	96.23%	21,258	\$1,029,165,250	97.98%			
I. TOTAL PORTFOLIO	5,822	\$29,583,397	100.00%	5,241	\$41,194,186	100.00%	21,766	\$1,050,334,126	100.00%			
J. GRAND TOTAL					\$1,121,111,709							

ACCESS GROUP, INC.

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/11-04/30/11 05/25/11
A.	1 ABS Notes Outstanding	\$1,170,049,803
B.	1 Total Principal Balance	\$1,115,797,941
	2 Total Fund Accounts Balance	\$26,052,568
	3 Total Principal and Accrued Interest Balance	\$1,121,477,864
	4 Number of Loans	32,829
	5 Number of Borrowers	26,871
C.	1 Borrower Payments- Principal	\$5,415,500
	2 Borrower Payments- Interest	\$1,991,889
D.	1 Funds Transferred	\$0
	2 Administrative Allowance	\$418,424
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.18%
	2 Weighted Average Remaining Maturity (WARM)	262
F.	1 Senior Notes Outstanding	\$1,104,099,803
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.66%
	6 Senior Asset Percentage	103.88%
	7 Subordinate Asset Percentage	98.02%

ACCESS GROUP, INC.

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

Trend Analysis Report

April 30, 2011

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

	Collection Period Reporting Date	April-10	May-10	June-10	July-10	August-10	September-10	October-10	November-10	December-10	January-11	February-11	March-11	April-11
		5/25/2010	6/25/2010	7/26/2010	8/25/2010	9/27/2010	10/25/2010	11/26/2010	12/27/2010	1/25/2011	2/25/2011	3/25/2011	4/25/2011	5/25/2011
A.	1 Asset Backed Securities	\$1,255,051,522	\$1,255,051,522	\$1,235,008,703	\$1,235,008,703	\$1,235,008,703	\$1,210,921,574	\$1,210,921,574	\$1,210,921,574	\$1,193,204,599	\$1,193,204,599	\$1,193,204,599	\$1,170,049,803	\$1,170,049,803
B.	1 Total Principal Balance	\$1,187,791,009	\$1,182,210,521	\$1,176,643,745	\$1,171,582,836	\$1,164,630,907	\$1,158,572,632	\$1,152,962,390	\$1,146,934,539	\$1,140,634,697	\$1,134,809,209	\$1,129,085,491	\$1,121,437,512	\$1,115,797,941
	2 Total Fund Accounts Balance	\$36,007,358	\$42,316,094	\$27,875,613	\$33,988,597	\$42,366,730	\$23,457,388	\$29,327,348	\$35,925,026	\$23,873,211	\$29,987,053	\$36,325,883	\$20,249,313	\$26,052,568
	3 Total Principal and Accrued Interest Balance	\$1,194,488,576	\$1,189,082,477	\$1,183,270,319	\$1,177,997,979	\$1,170,596,325	\$1,164,554,600	\$1,159,068,826	\$1,152,824,185	\$1,146,648,739	\$1,140,820,233	\$1,134,739,533	\$1,127,059,005	\$1,121,477,864
	4 Number of Loans	34,823	34,655	34,468	34,351	34,130	33,978	33,822	33,680	33,527	33,385	33,209	32,998	32,829
	5 Number of Borrower	28,126	28,031	27,925	27,842	27,708	27,612	27,523	27,434	27,320	27,210	27,109	26,973	26,871
C.	1 Borrower Payments- Principal	\$4,980,791	\$4,869,063	\$4,957,882	\$4,686,564	\$5,193,913	\$4,984,333	\$4,863,728	\$5,050,962	\$5,432,133	\$5,139,952	\$5,266,682	\$6,436,188	\$5,415,500
	2 Borrower Payments- Interest	\$2,115,861	\$2,030,946	\$2,153,731	\$2,079,046	\$2,126,400	\$2,098,114	\$2,017,968	\$2,113,303	\$2,077,737	\$2,120,620	\$2,004,899	\$1,976,276	\$1,991,889
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$5,000,000	\$0	\$0	\$0	\$0	\$0	\$5,000,000	\$0	\$0
	2 Administration Fees	\$445,422	\$443,329	\$441,241	\$439,344	\$436,737	\$434,465	\$432,361	\$430,100	\$427,738	\$425,553	\$423,407	\$420,539	\$418,424
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%
	2 Weighted Average Remaining Maturity (WARM)	270	269	269	268	268	267	266	266	265	264	263	263	262
F.	1 Senior Notes Outstanding	\$1,189,101,522	\$1,189,101,522	\$1,169,058,703	\$1,169,058,703	\$1,169,058,703	\$1,144,971,574	\$1,144,971,574	\$1,144,971,574	\$1,127,254,599	\$1,127,254,599	\$1,127,254,599	\$1,104,099,803	\$1,104,099,803
	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	\$0	\$20,042,819	\$0	\$0	\$24,087,130	\$0	\$0	\$17,716,975	\$0	\$0	\$23,154,796	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.93%	2.55%	1.83%	1.76%	1.62%	1.54%	1.95%	1.77%	1.96%	1.91%	1.37%	1.89%	1.66%
	6 Senior Asset Percentage	103.43%	103.48%	103.57%	103.62%	103.65%	103.73%	103.74%	103.74%	103.80%	103.80%	103.80%	103.88%	103.88%
	7 Subordinate Asset Percentage	97.99%	98.04%	98.04%	98.08%	98.11%	98.08%	98.08%	98.08%	98.06%	98.06%	98.06%	98.02%	98.02%