

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 26, 2009
Collection Period: 04/01/09-04/30/09

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	March 31, 2009	Change	April 30, 2009			
1 Principal Balance	\$1,258,897,188.84	(\$5,350,387.11)	\$1,253,546,801.73			
2 Accrued Interest (Include SAP Estimate & ISP)	\$9,341,898.20	\$306,550.91	\$9,648,449.11			
3 Total Principal And Accrued Interest Balance	\$1,268,239,087.04	(\$5,043,836.20)	\$1,263,195,250.84			
4 Fund Accounts Balance	\$39,645,262.37	\$5,831,394.96	\$45,476,657.33			
5 Total Student Loans And Fund Balance	\$1,307,884,349.41	\$787,558.76	\$1,308,671,908.17			
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)	277			
3 Number of Loans	36,901	(174)	36,727			
4 Number of Borrowers	29,365	(92)	29,273			
C. Notes and Certificates						
	4/30/2009 Int. Rate	Balance 3/31/2009	Change	Balance 4/30/2009	% 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%	\$169,889,000.00	\$0.00	\$169,889,000.00	12.74%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	0.48%	\$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	0.59%	\$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%	\$195,297,773.11	\$0.00	\$195,297,773.11	14.64%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	0.00%	\$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	0.00%	\$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	0.46%	\$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	0.49%	\$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	1.19%	\$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	0.00%	\$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	1.96%	\$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	1.95%	\$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	1.95%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.69%	
13 Total Notes and Certificates	1.17%	\$1,333,929,938.04	\$0.00	\$1,333,929,938.04	100.00%	
D. Fund Balances						
	03/31/09	Change	04/30/09			
1 Acquisition Fund	\$0.01	\$0.00	\$0.01			
2 Administration Fund	\$2,515,630.16	(\$12,717.34)	\$2,502,912.82			
3 Capitalized Interest Fund	\$28,366,150.00	\$0.00	\$28,366,150.00			
4 Collection Fund	\$8,154,680.44	\$242,493.72	\$8,397,174.16			
5 Debt Service Fund - Interest Account	\$608,801.76	\$753,906.59	\$1,362,708.35			
6 Debt Service Fund - Principal Account	\$0.00	\$4,847,711.99	\$4,847,711.99			
7 Total Fund Accounts Balance	\$39,645,262.37	\$5,831,394.96	\$45,476,657.33			

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II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals		
A.	Student Loan Cash Principal Activity	04/01/09-04/30/09
	1 Borrower Payments	(\$4,668,999.37)
	2 Claim Payments	(\$1,091,044.62)
	3 Refunds	(\$32,413.97)
	4 Reversals	\$0.00
	5 New Acquisitions	\$0.00
	6 Total Principal Collections	(\$5,792,457.96)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$458,398.48
	2 Cancellations/Reissues	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4 Other Adjustments	(\$16,327.63)
	5 Total Non-Cash Principal Activity	\$442,070.85
C.	Total Student Loan Principal Activity	(\$5,350,387.11)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments	(\$2,180,905.01)
	2 Claim Payments	(\$21,448.68)
	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	(\$2,202,353.69)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$2,762,018.95
	2 Interest Subsidy Payment Accruals	\$157,234.42
	3 Special Allowance Payment Accrual estimate (SAP)	\$60,831.73
	4 Capitalized Interest	(\$458,398.48)
	5 Other Adjustments	(\$12,782.02)
	6 Total Non-Cash Interest Activity	\$2,508,904.60
F.	Total Student Loan Interest Activity	\$306,550.91

ACCESS GROUP, INC.

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Monthly Servicing Report

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	Collection Fund	April 30, 2009	
	1 Beginning Balance	\$7,772,421.24	
	2 Transfers to Other Funds	(\$7,772,421.24)	
	3 Payments Received	\$6,904,849.46	
	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	1,091,044.62	
	8 Guarantee Payments of Interest	21,448.68	
	9 Sale Proceeds/Repurchases	\$0.00	
	10 Interest and Other Earnings	\$20,101.73	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 Ending Balance	\$8,037,444.49	
B.	Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection Transfer/Used from Other Funds
	1 Administration Fund Distributions	\$1,561,495.85	\$1,561,495.85 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,323,434.57	\$1,323,434.57 \$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	\$68,857.61	\$68,857.61 \$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	\$5,083,656.46	\$5,083,656.46 \$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	\$8,037,444.49	\$8,037,444.49 \$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)	\$8,037,444.49	\$8,037,444.49
B	Administration Funds	\$1,561,495.85	\$6,475,948.64
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	\$6,475,948.64
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$218,365.27	\$6,257,583.37
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$20,473.56	\$6,237,109.81
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$14,760.90	\$6,222,348.91
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,222,348.91
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$265,346.04	\$5,957,002.87
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$32,402.22	\$5,924,600.65
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,924,600.65
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$19,109.63	\$5,905,491.02
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$19,902.24	\$5,885,588.78
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$61,939.38	\$5,823,649.40
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$544,398.33	\$5,279,251.07
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$49,855.00	\$5,229,396.07
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,229,396.07
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$76,882.00	\$5,152,514.07
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,152,514.07
	Total Interest Distribution on Senior Notes or Obligations:	\$1,323,434.57	
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	\$5,152,514.07
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,152,514.07
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,152,514.07
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,152,514.07
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,152,514.07
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,152,514.07
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,152,514.07
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,152,514.07
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,152,514.07
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,152,514.07
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,152,514.07
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,152,514.07
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,152,514.07
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,152,514.07
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,152,514.07
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,152,514.07
	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	\$29,017.75	\$5,123,496.32
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$10,121.86	\$5,113,374.46
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$29,718.00	\$5,083,656.46
	Total Interest Distribution on Subordinate Notes or Obligations:	\$68,857.61	
F	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,083,656.46
G	Allocation to Principal Account for scheduled Principal Payments	\$5,083,656.46	\$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	April 30, 2009	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,009,233.18	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$472,086.45	
	5 Minus amounts required..ED..gurarantee agencies	\$1,019,524.11	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$66,499.75	
	Net Loan Rate	1.08%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,263,195,250.84	
	2 Fund Balances	\$45,478,085.16	
	3 Senior Notes Interest	\$1,393,249.81	
	4 Senior Notes Outstanding	\$1,267,979,938.04	
	Senior Asset Percentage	103.10%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,263,195,250.84	
	2 Fund Balances	\$45,478,085.16	
	3 All Notes Interest	\$1,427,824.66	
	4 All Notes Outstanding	\$1,333,929,938.04	
	Subordinate Asset Percentage	98.00%	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 26, 2009

Collection Period: 04/01/09-04/30/09

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics				4/30/2009
A.	April 30, 2009	Number of Loans	Dollar Amount	% of Portfolio
	Loan Type Distribution:			
	1 Subsidized Stafford	7,277	\$40,908,431.60	3.26%
	2 UnSubsidized Stafford	6,505	\$53,316,783.93	4.25%
	3 Consolidation	22,945	\$1,159,321,586.20	92.48%
	4 Total By Loan Type Distribution	36,727	\$1,253,546,801.73	100.00%
	Borrower Status Distribution:			
	1 In-School	972	\$6,338,770.61	0.51%
	2 In-School Consolidations	750	\$29,826,726.47	2.38%
	3 Grace	196	\$1,305,897.85	0.10%
	4 Deferment	4,465	\$100,072,214.05	7.98%
	5 Forbearance	2,101	\$87,920,123.58	7.01%
	6 Repayment	28,097	\$1,025,362,488.75	81.80%
	7 Claims	146	\$2,720,580.42	0.22%
	8 Total By Borrower Status Distribution	36,727	\$1,253,546,801.73	100.00%
	School Type Distribution:			
	1 Graduate	34,557	\$1,246,505,410.74	99.44%
	2 Undergraduate	2,170	\$7,041,390.99	0.56%
	3 Total By School Type Distribution	36,727	\$1,253,546,801.73	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	537	\$3,109,752	7.55%	435	\$3,932,041	7.15%	750	\$30,605,487	2.63%		
B	Grace											
	Current	108	\$646,018	1.57%	88	\$808,221	1.47%	0	\$0	0.00%		
C	TOTAL INTERIM	645	\$3,755,770	9.11%	523	\$4,740,262	8.62%	750	\$30,605,487	2.63%		
D	REPAYMENT: Active											
	Current	3,347	\$16,513,504	40.07%	2,902	\$20,338,946	36.98%	19,085	\$920,671,341	79.05%		
	1-29 Days Delinquent	233	\$1,312,284	3.18%	221	\$1,689,860	3.07%	499	\$27,469,659	2.36%		
	30-59 Days Delinquent	197	\$1,261,698	3.06%	183	\$1,593,561	2.90%	246	\$13,885,390	1.19%		
	60-89 Days Delinquent	153	\$947,465	2.30%	121	\$1,091,018	1.98%	80	\$4,949,387	0.42%		
	90-119 Days Delinquent	53	\$368,195	0.89%	52	\$505,351	0.92%	40	\$2,650,745	0.23%		
	>120 Days Delinquent	290	\$1,818,821	4.41%	265	\$2,339,674	4.25%	130	\$8,628,961	0.74%		
E	Deferment: Current	1,734	\$10,807,769	26.22%	1,613	\$16,568,352	30.12%	1,118	\$74,223,338	6.37%		
F	Forbearance: Current	563	\$3,988,258	9.68%	570	\$5,655,780	10.28%	968	\$79,732,038	6.85%		
G	TOTAL REPAYMENT	6,570	\$37,017,994	89.82%	5,927	\$49,782,542	90.51%	22,166	\$1,132,210,858	97.21%		
	Interim Claims	1	\$3,530	0.01%	1	\$5,927	0.01%	0	\$0	0.00%		
	Claims Filed	61	\$438,387	1.06%	54	\$475,285	0.86%	29	\$1,888,220	0.16%		
	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	62	\$441,917	1.07%	55	\$481,212	0.87%	29	\$1,888,220	0.16%		
I	TOTAL PORTFOLIO	7,277	\$41,215,681	100.00%	6,505	\$55,004,016	100.00%	22,945	\$1,164,704,565	100.00%		
J	GRAND TOTAL					\$1,260,924,262						

ACCESS GROUP, INC.

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Monthly Servicing Report

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/09-04/30/09 05/26/09
A	1 ABS Notes Outstanding	\$1,333,929,938
B	1 Total Principal Balance	\$1,253,546,802
	2 Total Fund Accounts Balance	\$45,476,657
	3 Total Principal and Accrued Interest Balance	\$1,263,195,251
	4 Number of Loans	36,727
	5 Number of Borrowers	29,273
C	1 Borrower Payments- Principal	\$4,668,999
	2 Borrower Payments- Interest	\$2,180,905
D	1 Funds Transferred	\$0
	2 Administrative Allowance	\$470,080
	3 Cash Release to Access Group, Inc.	\$0
E	1 Weighted Average Coupon (WAC)	3.30%
	2 Weighted Average Remaining Maturity (WARM)	277
F	1 Senior Notes Outstanding	\$1,267,979,938
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.08%
	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

April 30, 2009

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

Collection Period		April-08	May-08	June-08	July-08	August-08	September-08	October-08	November-08	December-08	January-09	February-09	March-09	April-09
Reporting Date		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	5/26/2009
A	1 Asset Backed Securities	\$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	\$1,333,929,938
B	1 Total Principal Balance	\$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	\$1,253,546,802
	2 Total Fund Accounts Balance	\$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	\$45,476,657
	3 Total Principal and Accrued Interest Balance	\$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	\$1,263,195,251
	4 Number of Loans	38,722	38,581	38,441	38,279	38,093	37,879	37,712	37,607	37,403	37,286	37,080	36,901	36,727
	5 Number of Borrower	30,369	30,283	30,203	30,104	30,011	29,893	29,804	29,732	29,627	29,560	29,456	29,365	29,273
C	1 Borrower Payments- Principal	\$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	\$4,668,999
	2 Borrower Payments- Interest	\$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	\$2,180,905
D	1 Funds Transferred	\$0	\$0	\$0	\$0	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$13,000,000	\$0	\$0
	2 Administration Fees	\$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	\$470,080
	3 Cash Release to Access Group, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-
E	1 Weighted Average Coupon (WAC)	3.54%	3.54%	3.54%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%
	2 Weighted Average Remaining Maturity (WARM)	283	282	282	281	281	281	280	280	279	279	278	278	277
F	1 Senior Notes Outstanding	\$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	\$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	\$0	\$0	\$28,388,000	\$0	\$0	\$28,386,835	\$0	\$0	\$16,718,615	\$0	\$0	\$32,972,612	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	4.71%	5.67%	4.42%	4.51%	4.06%	4.01%	5.31%	3.47%	-0.51%	3.88%	-1.09%	2.34%	1.08%
	6 Senior Asset Percentage	102.53%	102.66%	102.76%	102.84%	102.90%	102.96%	103.04%	103.08%	103.02%	103.07%	103.01%	103.10%	103.10%
	7 Subordinate Asset Percentage	97.84%	97.96%	97.96%	98.03%	98.09%	98.05%	98.12%	98.17%	98.04%	98.10%	98.03%	98.00%	98.00%