

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 26, 2015
Collection Period: 04/01/15 to 04/30/15

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance				March 31, 2015	Change	April 30, 2015			
1	Principal Balance			\$852,216,250.98	(\$6,297,691.14)	\$845,918,559.84			
2	Accrued Interest			\$4,316,236.59	\$7,688.76	\$4,323,925.35			
3	Accrued ISP			\$106,614.25	\$37,618.89	\$144,233.14			
4	Accrued SAP			(\$144,795.61)	(\$46,234.27)	(\$191,029.88)			
5	Total Principal And Accrued Interest Balance			\$856,494,306.21	(\$6,290,002.38)	\$850,195,688.45			
6	Fund Accounts Balance			\$13,807,998.58	\$6,430,791.62	\$20,238,790.20			
7	Total Student Loans And Fund Balance			\$870,302,304.79	\$140,789.24	\$870,434,478.65			
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]			223	(1)	222			
3	Number of Loans			25,262	(133)	25,129			
4	Number of Borrowers			21,884	(90)	21,794			
C. Notes and Certificates									
				4/30/2015 Int. Rate	Balance 3/31/2015	Change	Balance 4/30/2015	% of 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	1.24000%	\$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	1.24000%	\$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	1.26000%	\$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	0.15300%	\$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	1.24500%	\$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	1.24000%	\$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	0.85200%	\$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	1.26000%	\$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%	\$383,281,899.56	\$0.00	\$383,281,899.56	43.23%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	1.24500%	\$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	1.65100%	\$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	1.24000%	\$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	1.26000%	\$22,500,000.00	\$0.00	\$22,500,000.00	2.54%
20	Total Notes and Certificates			0.86814%	\$886,631,899.56	\$0.00	\$886,631,899.56	100.00%	
D. Fund Balances									
					03/31/15	Change	04/30/15		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$529,096.65	(\$2,900.41)	\$526,196.24		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$9,776,918.64	(\$1,202,377.58)	\$8,574,541.06		
5	Debt Service Fund - Interest Account				\$639,817.68	(\$94,939.19)	\$544,878.49		
6	Debt Service Fund - Principal Account				\$84.61	\$7,731,008.80	\$7,731,093.41		
7	Total Fund Accounts Balance				\$13,807,998.58	\$6,430,791.62	\$20,238,790.20		

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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
		4/30/2015	4/30/2015	4/30/2015
	1 Borrower Payments - Total	(\$5,617,120.85)	(\$5,176,626.88)	(\$440,493.97)
	2 Claim Payments	(\$796,123.07)	(\$737,937.21)	(\$58,185.86)
	3 Refunds	\$1,496.08	\$1,043.29	\$452.79
	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	(\$53,889.98)	(\$53,889.98)	\$0.00
	5d New Acquisitions - Repurchases	\$905.59	\$0.00	\$905.59
	5 New Acquisitions - Total	(\$52,984.39)	(\$53,889.98)	\$905.59
	6 Total Cash Principal Activity	(\$6,464,732.23)	(\$5,967,410.78)	(\$497,321.45)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$167,569.88	\$154,226.59	\$13,343.29
	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	\$4,456.80	\$4,283.02	\$173.78
	4b Adjustments - Write-offs	(\$4,985.59)	(\$3,788.05)	(\$1,197.54)
	4 Total Adjustments	(\$528.79)	\$494.97	(\$1,023.76)
	5 Total Non-Cash Principal Activity	\$167,041.09	\$154,721.56	\$12,319.53
C.	Total Student Loan Principal Activity	(\$6,297,691.14)	(\$5,812,689.22)	(\$485,001.92)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,663,896.21)	(\$1,627,688.56)	(\$36,207.65)
	2 Claim Payments	(\$20,502.98)	(\$19,001.66)	(\$1,501.32)
	3 Reversals	\$0.00	\$0.00	\$0.00
	4a New Acquisitions - Sale Transfers	(\$2,069.27)	(\$2,069.27)	\$0.00
	4b New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
	4 New Acquisitions	(\$2,069.27)	(\$2,069.27)	\$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	(\$1,686,468.46)	(\$1,648,759.49)	(\$37,708.97)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,856,708.39	\$1,800,520.04	\$56,188.35
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$37,618.89	\$34,165.36	\$3,453.53
	3 Special Allowance Payments Estimate	(\$46,234.27)	(\$52,037.89)	\$5,803.62
	4 Capitalized Interest	(\$167,569.88)	(\$154,226.59)	(\$13,343.29)
	5a Small Balance and Other Adjustments	(\$10,572.91)	(\$10,566.22)	(\$6.69)
	5b Adjustments - Write-offs	(\$1,507.35)	(\$1,028.72)	(\$478.63)
	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	(\$12,080.26)	(\$11,594.94)	(\$485.32)
	6 Fee Accruals	\$17,098.97	\$15,394.00	\$1,704.97
	7 Total Non-Cash Interest Activity	\$1,685,541.84	\$1,632,219.98	\$53,321.86
F.	Total Student Loan Interest Activity	(\$926.62)	(\$16,539.51)	\$15,612.89

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	April 30, 2015	
	1 Beginning Balance	\$9,353,860.42	
	2 Transfers to Other Funds	(\$9,353,860.42)	
	3 Amount received in the collection account related to the collection period	\$7,464,000.81	
	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	\$796,123.07	
	8 Guarantee Payments of Interest	\$20,502.98	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$55,053.66	
	11 Interest and Other Earnings	\$282.15	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$8,335,962.67	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$317,219.46	\$317,219.46 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$737,243.25	\$737,243.25 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$510,211.72	\$510,211.72 \$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	\$83,980.73	\$83,980.73 \$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	\$6,687,307.51	\$6,687,307.51 \$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	\$8,335,962.67	\$8,335,962.67 \$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)	\$8,335,962.67	\$8,335,962.67	\$0.00
B.	Administration Funds	\$1,054,462.71	\$7,281,499.96	\$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	\$7,281,499.96	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,281,499.96	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$7,281,499.96	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$49,304.53	\$7,232,195.43	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,232,195.43	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,232,195.43	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$27,132.57	\$7,205,062.86	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$1,715.70	\$7,203,347.16	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$28,039.44	\$7,175,307.72	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$14,328.96	\$7,160,978.76	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,160,978.76	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$147,214.32	\$7,013,764.44	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$34,853.00	\$6,978,911.44	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$125,749.20	\$6,853,162.24	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$81,874.00	\$6,771,288.24	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,771,288.24	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$510,211.72		
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	\$6,771,288.24	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,771,288.24	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,771,288.24	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,771,288.24	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,771,288.24	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,771,288.24	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,771,288.24	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,771,288.24	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,771,288.24	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,771,288.24	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,771,288.24	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,771,288.24	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,771,288.24	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,771,288.24	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,771,288.24	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,771,288.24	\$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	\$30,243.25	\$6,741,044.99	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$25,085.98	\$6,715,959.01	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$28,651.50	\$6,687,307.51	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$83,980.73		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,687,307.51	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,687,307.51	\$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	April 30, 2015
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,696,069.96
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$317,219.46
	5 Minus amounts required..ED..guarantee agencies	\$712,904.64
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$23,553.92
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.53%
	Net Loan Rate	1.53%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$850,195,688.45
	2 Fund Balances	\$20,238,973.21
	3 Senior Notes Interest	\$397,234.51
	4 Senior Notes Outstanding	\$820,681,899.56
	Senior Asset Percentage	106.01%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$850,195,688.45
	2 Fund Balances	\$20,238,973.21
	3 All Notes Interest	\$440,892.26
	4 All Notes Outstanding	\$886,631,899.56
	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	3,147	\$13,976,843.90	1.65%
	2 UnSubsidized Stafford	2,945	\$20,907,479.69	2.47%
	3 Consolidation	19,037	\$811,034,236.25	95.88%
	4 Total By Loan Type Distribution	25,129	\$845,918,559.84	100.00%
B.	Borrower Status Distribution:			
	1 In-School	45	\$310,020.70	0.04%
	In-School Consolidations	223	\$9,819,213.00	1.16%
	2 Grace	17	\$97,172.00	0.01%
	3 Deferment	693	\$11,910,584.47	1.41%
	4 Forbearance	906	\$29,874,518.92	3.53%
	5 Repayment	23,173	\$791,866,210.52	93.61%
	6 Claims	72	\$2,040,840.23	0.24%
	7 Total By Borrower Status Distribution	25,129	\$845,918,559.84	100.00%
C.	School Type Distribution:			
	1 Graduate	24,299	\$843,781,865.83	99.75%
	2 Undergraduate	830	\$2,136,694.01	0.25%
	3 Total By School Type Distribution	25,129	\$845,918,559.84	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type						
	Subsidized Stafford				Unsubsidized Stafford			Consolidations		
	Status	# 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	23	\$160,920.81	1.14%	22	\$199,651.29	0.94%	223	\$10,194,397.52	1.25%
B.	Grace Current	8	\$45,816.73	0.32%	9	\$68,821.10	0.32%	0	\$0.00	0.00%
C.	TOTAL INTERIM	31	\$206,737.54	1.46%	31	\$268,472.39	1.26%	223	\$10,194,397.52	1.25%
D.	REPAYMENT:									
	Active									
	Current	2,004	\$7,582,739.20	53.71%	1,898	\$12,288,011.08	57.73%	16,811	\$688,901,813.18	84.54%
	1-29 Days Delinquent	210	\$983,449.52	6.97%	198	\$1,414,259.05	6.64%	941	\$47,894,953.98	5.88%
	30-59 Days Delinquent	84	\$432,812.14	3.07%	80	\$589,729.41	2.77%	208	\$11,797,237.29	1.45%
	60-89 Days Delinquent	64	\$405,426.31	2.87%	53	\$428,539.15	2.01%	88	\$5,624,418.19	0.69%
	90-119 Days Delinquent	32	\$228,147.04	1.62%	34	\$306,067.06	1.44%	63	\$3,687,792.26	0.45%
	>120 Days Delinquent	137	\$797,747.73	5.65%	123	\$1,037,251.06	4.87%	145	\$9,471,233.61	1.16%
E.	Deferment:									
	Current	306	\$1,555,275.26	11.02%	257	\$2,171,246.08	10.20%	130	\$8,410,928.33	1.03%
F.	Forbearance:									
	Current	257	\$1,767,515.16	12.52%	246	\$2,491,992.34	11.71%	403	\$27,172,198.15	3.33%
G.	Claims	22	\$157,739.16	1.12%	25	\$289,251.72	1.36%	25	\$1,685,104.28	0.21%
H.	TOTAL REPAYMENT	3,116	\$13,910,851.52	98.54%	2,914	\$21,016,346.95	98.74%	18,814	\$804,645,679.27	98.75%
I.	TOTAL PORTFOLIO	3,147	\$14,117,589.06	100.00%	2,945	\$21,284,819.34	100.00%	19,037	\$814,840,076.79	100.00%
J.	GRAND TOTAL				\$850,242,485.19					

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 26, 2015

Collection Period: 04/01/15 to 04/30/15

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/15 to 04/30/15 05/26/15
A.	1 ABS Notes Outstanding	\$886,631,900
B.	1 Total Principal Balance	\$845,918,560
	2 Total Fund Accounts Balance	\$20,238,790
	3 Total Principal and Accrued Interest Balance	\$850,195,688
	4 Number of Loans	25,129
	5 Number of Borrowers	21,794
C.	1 Borrower Payments- Principal	\$5,617,121
	2 Borrower Payments- Interest	\$1,663,896
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$317,219
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.71%
	2 Weighted Average Remaining Maturity (WARM)	222
F.	1 Senior Notes Outstanding	\$820,681,900
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.53%
	6 Senior Asset Percentage	106.01%
	7 Subordinate Asset Percentage	98.12%

ACCESS GROUP, INC.

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

Trend Analysis Report

April 30, 2015

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period Reporting Date	June-14	July-14	August-14	September-14	October-14	November-14	December-14	January-15	February-15	March-15	April-15
		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	5/26/2015
A.	1 Asset Backed Securities	\$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	\$886,631,900
B.	1 Total Principal Balance	\$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	\$845,918,560
	2 Total Fund Accounts Balance	\$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	\$20,238,790
	3 Total Principal and Accrued Interest Balance	\$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	\$850,195,688
	4 Number of Loans	26,641	26,517	26,369	26,212	26,064	25,924	25,767	25,629	25,453	25,262	25,129
	5 Number of Borrower	22,789	22,705	22,618	22,509	22,426	22,331	22,223	22,132	22,008	21,884	21,794
C.	1 Borrower Payments- Principal	\$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	\$5,617,121
	2 Borrower Payments- Interest	\$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	\$1,663,896
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$337,766	\$335,950	\$334,010	\$331,904	\$329,688	\$327,959	\$325,874	\$323,644	\$321,759	\$319,581	\$317,219
	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%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%
	2 Weighted Average Remaining Maturity (WARM)	230	230	229	228	227	226	226	225	224	223	222
F.	1 Senior Notes Outstanding	\$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	\$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	\$19,704,538	\$0	\$0	\$15,287,621	\$0	\$0	\$16,698,859	\$0	\$0	\$16,788,516	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.59%	1.76%	1.73%	1.57%	1.73%	1.57%	1.71%	1.69%	1.26%	1.66%	1.53%
	6 Senior Asset Percentage	105.54%	105.59%	105.64%	105.76%	105.76%	105.76%	105.88%	105.89%	105.88%	106.00%	106.01%
	7 Subordinate Asset Percentage	98.09%	98.15%	98.19%	98.17%	98.18%	98.18%	98.15%	98.15%	98.15%	98.11%	98.12%