

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: June 27, 2016

Collection Period: 05/01/16 to 05/31/16

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance				April 30, 2016		Change	May 31, 2016		
1	Principal Balance			\$784,036,769.52		(\$5,418,285.67)	\$778,618,483.85		
2	Accrued Interest			\$3,662,949.01		(\$46,449.60)	\$3,616,499.41		
3	Accrued ISP			\$130,232.15		(\$68,438.05)	\$61,794.10		
4	Accrued SAP			\$170,766.13		(\$78,029.60)	\$92,736.53		
5	Total Principal And Accrued Interest Balance			\$788,000,716.81		(\$5,464,735.27)	\$782,535,981.54		
6	Fund Accounts Balance			\$17,841,681.92		\$5,986,163.90	\$23,827,845.82		
7	Total Student Loans And Fund Balance			\$805,842,398.73		\$521,428.63	\$806,217,359.71		
B.									
1	Weighted Average Coupon (WAC) [not including SAP]			2.72%		0.00%	2.72%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			212		(1)	211		
3	Number of Loans			23,337		(135)	23,202		
4	Number of Borrowers			20,567		(103)	20,464		
C. Notes and Certificates									
				5/31/2016 Int. Rate	Balance 4/30/2016	Change	Balance 5/31/2016	% 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	1.56000%	\$53,400,000.00	\$0.00	\$53,400,000.00	6.51%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	1.56000%	\$39,050,000.00	\$0.00	\$39,050,000.00	4.76%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	1.56000%	\$23,750,000.00	\$0.00	\$23,750,000.00	2.89%
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	1.49500%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.98%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	1.56000%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.98%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	1.43000%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.98%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	1.56000%	\$40,800,000.00	\$0.00	\$40,800,000.00	4.97%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	1.43000%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.40%
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	0.84010%	\$317,385,700.38	\$0.00	\$317,385,700.38	38.67%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	1.56000%	\$65,000,000.00	\$0.00	\$65,000,000.00	7.92%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	1.56000%	\$51,600,000.00	\$0.00	\$51,600,000.00	6.29%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	1.56000%	\$65,000,000.00	\$0.00	\$65,000,000.00	7.92%
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	1.56000%	\$22,500,000.00	\$0.00	\$22,500,000.00	2.74%
20	Total Notes and Certificates			1.26878%	\$820,735,700.38	\$0.00	\$820,735,700.38		100.00%
D. Fund Balances									
					04/30/16	Change	05/31/16		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$524,346.57	\$5,353.42	\$529,699.99		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$7,140,419.65	\$2,363,363.08	\$9,503,782.73		
5	Debt Service Fund - Interest Account				\$597,997.13	\$424,215.43	\$1,022,212.56		
6	Debt Service Fund - Principal Account				\$6,716,837.57	\$3,193,231.97	\$9,910,069.54		
7	Total Fund Accounts Balance				\$17,841,681.92	\$5,986,163.90	\$23,827,845.82		

# ACCESS GROUP, INC.

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

Report Date: June 27, 2016  
Collection Period: 05/01/16 to 05/31/16

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		5/31/2016	5/31/2016	5/31/2016
	1 Borrower Payments - Total	(\$4,922,865.89)	(\$4,608,836.59)	(\$314,029.30)
	2 Claim Payments	(\$769,600.59)	(\$674,582.66)	(\$95,017.93)
	3 Refunds	\$2,582.83	\$2,300.33	\$282.50
	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	\$46,296.38	\$12,225.64	\$34,070.74
	5 New Acquisitions - Total	\$46,296.38	\$12,225.64	\$34,070.74
	6 Total Cash Principal Activity	(\$5,643,587.27)	(\$5,268,893.28)	(\$374,693.99)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$237,080.58	\$211,748.06	\$25,332.52
	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	\$4,026.05	\$3,903.67	\$122.38
	4b Adjustments - Write-offs	(\$15,805.03)	(\$14,311.81)	(\$1,493.22)
	4 Total Adjustments	(\$11,778.98)	(\$10,408.14)	(\$1,370.84)
	5 Total Non-Cash Principal Activity	\$225,301.60	\$201,339.92	\$23,961.68
C.	Total Student Loan Principal Activity	(\$5,418,285.67)	(\$5,067,553.36)	(\$350,732.31)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,556,485.32)	(\$1,523,725.52)	(\$32,759.80)
	2 Claim Payments	(\$26,720.87)	(\$23,716.92)	(\$3,003.95)
	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	(\$100,150.24)	(\$90,265.68)	(\$9,884.56)
	7 Special Allowance Payments	(\$160,063.00)	(\$120,060.19)	(\$40,002.81)
	8 Total Cash Interest Activity	(\$1,843,419.43)	(\$1,757,768.31)	(\$85,651.12)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,770,704.03	\$1,722,369.65	\$48,334.38
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$32,399.21	\$29,473.27	\$2,925.94
	3 Special Allowance Payments Estimate	\$46,922.68	\$35,258.61	\$11,664.07
	4 Capitalized Interest	(\$237,080.58)	(\$211,748.06)	(\$25,332.52)
	5a Small Balance and Other Adjustments	(\$8,035.22)	(\$7,699.33)	(\$335.89)
	5b Adjustments - Write-offs	(\$2,200.94)	(\$1,437.16)	(\$763.78)
	5c Other Adjustments - Subsidized Gov't Interest (ISP)	(\$687.02)	(\$619.21)	(\$67.81)
	5d Other Adjustments - Special Allowance Payments (SAP)	\$35,110.72	\$30,121.10	\$4,989.62
	5 Total Adjustments	\$24,187.54	\$20,365.40	\$3,822.14
	6 Fee Accruals	\$13,369.30	\$12,831.87	\$537.43
	7 Total Non-Cash Interest Activity	\$1,650,502.18	\$1,608,550.74	\$41,951.44
F.	Total Student Loan Interest Activity	(\$192,917.25)	(\$149,217.57)	(\$43,699.68)

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: June 27, 2016

Collection Period: 05/01/16 to 05/31/16

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	May 31, 2016	
	1 Beginning Balance	\$5,126,712.17	
	2 Transfers to Other Funds	(\$5,126,712.17)	
	3 Amount received in the collection account related to the collection period	\$6,448,835.14	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$100,150.24	
	6 Federal Special Allowance Payments	\$160,063.00	
	7 Guarantee Payments of Principal	\$769,600.59	
	8 Guarantee Payments of Interest	\$26,720.87	
	9 Misc. Payments Received/Due	\$0.01	
	10 Sale Proceeds/Repurchases	(\$46,296.38)	
	11 Interest and Other Earnings	\$3,181.56	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	<b>\$7,462,255.03</b>	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection      Transfer/Used from Other Funds
	1a Administrative Allowance	\$291,981.93	\$291,981.93      \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$680,878.62	\$680,878.62      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$669,676.84	\$669,676.84      \$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	\$72,136.11	\$72,136.11      \$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	\$5,747,581.53	\$5,747,581.53      \$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	<b>\$7,462,255.03</b>	<b>\$7,462,255.03      \$0.00</b>

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Report Date: June 27, 2016  
Collection Period: 05/01/16 to 05/31/16

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)	\$7,462,255.03	\$7,462,255.03	\$0.00
B.	Administration Funds	\$972,860.55	\$6,489,394.48	\$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	\$6,489,394.48	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,489,394.48	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$58,408.92	\$6,430,985.56	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$42,712.89	\$6,388,272.67	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,388,272.67	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,388,272.67	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$30,376.06	\$6,357,896.61	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$23,995.29	\$6,333,901.32	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$37,843.44	\$6,296,057.88	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$34,174.08	\$6,261,883.80	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,261,883.80	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$244,416.08	\$6,017,467.72	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$70,213.00	\$5,947,254.72	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$56,440.08	\$5,890,814.64	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$71,097.00	\$5,819,717.64	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,819,717.64	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$669,676.84		
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	\$5,819,717.64	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,819,717.64	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,819,717.64	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,819,717.64	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,819,717.64	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,819,717.64	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,819,717.64	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,819,717.64	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,819,717.64	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,819,717.64	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,819,717.64	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,819,717.64	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,819,717.64	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,819,717.64	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,819,717.64	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,819,717.64	\$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	\$25,977.75	\$5,793,739.89	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$21,547.86	\$5,772,192.03	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$24,610.50	\$5,747,581.53	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$72,136.11		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,747,581.53	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,747,581.53	\$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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Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: June 27, 2016

Collection Period: 05/01/16 to 05/31/16

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages			
A.	<b>Net Loan Rate</b>	<b>May 31, 2016</b>	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$1,623,045.38	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$291,981.93	
	5 Minus amounts required..ED..guarantee agencies	\$658,594.04	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$25,005.81	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.54%	
	<b>Net Loan Rate</b>	<b>1.54%</b>	
B.	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$782,389,513.89	
	2 Fund Balances	\$23,830,468.27	
	3 Senior Notes Interest	\$846,572.52	
	4 Senior Notes Outstanding	\$754,785,700.38	
	<b>Senior Asset Percentage</b>	<b>106.70%</b>	
C.	<b>Subordinate Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$782,389,513.89	
	2 Fund Balances	\$23,830,468.27	
	3 All Notes Interest	\$892,424.24	
	4 All Notes Outstanding	\$820,735,700.38	
	<b>Subordinate Asset Percentage</b>	<b>98.12%</b>	

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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	2,539	\$11,518,281.19	1.48%
	2 UnSubsidized Stafford	2,406	\$17,618,806.83	2.26%
	3 Consolidation	18,257	\$749,481,395.83	96.26%
	4 Total By Loan Type Distribution	23,202	\$778,618,483.85	100.00%
B.	Borrower Status Distribution:			
	1 In-School	27	\$186,560.49	0.02%
	In-School Consolidations	166	\$6,487,110.54	0.83%
	2 Grace	8	\$44,410.00	0.01%
	3 Deferment	451	\$8,226,964.12	1.06%
	4 Forbearance	591	\$19,251,074.67	2.47%
	5 Repayment	21,909	\$743,097,676.53	95.44%
	6 Claims	50	\$1,324,687.50	0.17%
	7 Total By Borrower Status Distribution	23,202	\$778,618,483.85	100.00%
C.	School Type Distribution:			
	1 Graduate	22,573	\$777,004,733.92	99.79%
	2 Undergraduate	629	\$1,613,749.93	0.21%
	3 Total By School Type Distribution	23,202	\$778,618,483.85	100.00%

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## Student Loan Asset Backed Series 2002-1, 2003-1, and 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 Stafford				Unsubsidized Stafford			Consolidations		
	Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM: In-School Current	13	Includes Accrued Int. \$83,428.79		14	Includes Accrued Int. \$141,191.88		166	Includes Accrued Int. \$6,725,760.28	
B.	Grace Current	4	\$26,746.72	0.23%	4	\$25,541.77	0.14%	0	\$0.00	0.00%
C.	TOTAL INTERIM	17	\$110,175.51	0.95%	18	\$166,733.65	0.93%	166	\$6,725,760.28	0.89%
D.	REPAYMENT: Active									
	Current	1,703	\$6,901,683.29	59.41%	1,625	\$11,298,961.93	63.15%	16,381	\$649,722,051.66	86.32%
	1-29 Days Delinquent	211	\$1,045,670.48	9.00%	191	\$1,393,059.95	7.79%	854	\$43,165,699.95	5.73%
	30-59 Days Delinquent	79	\$466,180.32	4.01%	77	\$650,047.23	3.63%	179	\$9,838,092.93	1.31%
	60-89 Days Delinquent	38	\$208,986.74	1.80%	42	\$273,720.90	1.53%	82	\$4,919,972.67	0.65%
	90-119 Days Delinquent	28	\$194,903.06	1.68%	33	\$319,012.34	1.78%	52	\$3,462,378.64	0.46%
	>120 Days Delinquent	95	\$606,610.41	5.22%	90	\$826,463.35	4.62%	149	\$10,014,656.94	1.33%
E.	Deferment: Current	199	\$1,037,451.87	8.93%	166	\$1,628,053.15	9.10%	86	\$5,734,605.15	0.76%
F.	Forbearance: Current	154	\$963,008.34	8.29%	147	\$1,199,004.07	6.70%	290	\$17,987,896.47	2.39%
G.	Claims	15	\$81,988.93	0.71%	17	\$137,838.26	0.77%	18	\$1,154,314.79	0.15%
H.	TOTAL REPAYMENT	2,522	\$11,506,483.44	99.05%	2,388	\$17,726,161.18	99.07%	18,091	\$745,999,669.20	99.11%
I.	TOTAL PORTFOLIO	2,539	\$11,616,658.95	100.00%	2,406	\$17,892,894.83	100.00%	18,257	\$752,725,429.48	100.00%
J.	GRAND TOTAL					\$782,234,983.26				

# ACCESS GROUP, INC.

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

## Monthly Servicing Report

Report Date: June 27, 2016

Collection Period: 05/01/16 to 05/31/16

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	05/01/16 to 05/31/16 06/27/16
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$820,735,700</b>
<b>B.</b>	1 Total Principal Balance	\$778,618,484
	2 Total Fund Accounts Balance	\$23,827,846
	3 Total Principal and Accrued Interest Balance	\$782,389,514
	4 Number of Loans	23,202
	5 Number of Borrowers	20,464
<b>C.</b>	1 Borrower Payments- Principal	\$4,922,866
	2 Borrower Payments- Interest	\$1,556,485
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$291,982
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.72%
	2 Weighted Average Remaining Maturity (WARM)	211
<b>F.</b>	1 Senior Notes Outstanding	\$754,785,700
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.54%
	6 Senior Asset Percentage	106.70%
	7 Subordinate Asset Percentage	98.12%

**Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes**  
**Monthly Servicing Report**  
**Trend Analysis Report**  
**May 31, 2016**

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

Collection Period		July-15	August-15	September-15	October-15	November-15	December-15	January-16	February-16	March-16	April-16	May-16
Reporting Date		8/25/15	9/25/15	10/26/15	11/25/15	12/28/15	1/25/16	2/25/16	3/28/16	4/25/16	5/25/16	6/27/16
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$868,561,542	\$868,561,542	\$851,605,740	\$851,605,740	\$851,605,740	\$836,452,278	\$836,452,278	\$836,452,278	\$820,735,700	\$820,735,700	\$820,735,700
<b>B.</b>	1 Total Principal Balance	\$830,250,239	\$824,833,893	\$819,750,494	\$814,704,177	\$809,726,722	\$804,507,633	\$799,152,416	\$793,992,047	\$789,046,881	\$784,036,770	\$778,618,484
	2 Total Fund Accounts Balance	\$18,914,761	\$24,943,201	\$13,033,186	\$18,179,018	\$24,069,724	\$13,159,462	\$18,676,615	\$24,136,022	\$12,737,089	\$17,841,682	\$23,827,846
	3 Total Principal and Accrued Interest Balance	\$834,185,164	\$828,802,556	\$823,563,177	\$818,553,121	\$813,559,101	\$808,330,591	\$802,951,388	\$797,743,088	\$792,942,045	\$788,000,717	\$782,389,514
	4 Number of Loans	24,659	24,519	24,352	24,229	24,052	23,929	23,779	23,615	23,480	23,337	23,202
	5 Number of Borrowers	21,468	21,375	21,259	21,184	21,065	20,970	20,872	20,753	20,667	20,567	20,464
<b>C.</b>	1 Borrower Payments- Principal	\$4,791,155	\$4,951,787	\$4,572,653	\$4,869,627	\$4,561,010	\$5,009,906	\$4,830,748	\$5,042,430	\$4,781,457	\$4,822,357	\$4,922,866
	2 Borrower Payments- Interest	\$1,631,951	\$1,675,197	\$1,633,235	\$1,597,506	\$1,621,996	\$1,594,887	\$1,614,594	\$1,596,928	\$1,537,898	\$1,574,451	\$1,556,485
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$311,344	\$309,313	\$307,406	\$305,514	\$303,648	\$301,690	\$299,682	\$297,747	\$295,893	\$294,014	\$291,982
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.72%	2.72%	2.72%	2.72%	2.72%
	2 Weighted Average Remaining Maturity (WARM)	219	218	218	217	216	215	214	213	213	212	211
<b>F.</b>	1 Senior Notes Outstanding	\$802,611,542	\$802,611,542	\$785,655,740	\$785,655,740	\$785,655,740	\$770,502,278	\$770,502,278	\$770,502,278	\$754,785,700	\$754,785,700	\$754,785,700
	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
	3 Senior Notes Principal Distribution	\$0	\$0	\$16,955,802	\$0	\$0	\$15,153,462	\$0	\$0	\$15,716,578	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.64%	1.56%	1.44%	1.57%	1.44%	1.62%	1.58%	1.32%	1.56%	1.43%	1.54%
	6 Senior Asset Percentage	106.26%	106.30%	106.45%	106.44%	106.53%	106.57%	106.57%	106.57%	106.70%	106.70%	106.70%
	7 Subordinate Asset Percentage	98.19%	98.23%	98.20%	98.19%	98.27%	98.16%	98.16%	98.16%	98.12%	98.12%	98.12%