

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: July 25, 2011  
Collection Period: 06/01/11-06/30/11

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A.	Student Loan Portfolio and Fund Balance		May 31, 2011	Change	June 30, 2011	
	1 Principal Balance		\$1,110,293,107.79	(\$5,942,365.19)	\$1,104,350,742.60	
	2 Accrued Interest (Include SAP Estimate & ISP)		\$5,588,230.13	(\$146,644.67)	\$5,441,585.46	
	3 Total Principal And Accrued Interest Balance		\$1,115,881,337.92	(\$6,089,009.86)	\$1,109,792,328.06	
	4 Fund Accounts Balance		\$32,233,387.39	(\$14,207,478.89)	\$18,025,908.50	
B.	5 Total Student Loans And Fund Balance		\$1,148,114,725.31	(\$20,296,488.75)	\$1,127,818,236.56	
	1 Weighted Average Coupon (WAC) [not including SAP]		3.18%	0.00%	3.18%	
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]		262	(1)	261	
	3 Number of Loans		32,715	(156)	32,559	
	4 Number of Borrowers		26,789	(101)	26,688	
C.	Notes and Certificates					
		6/30/2011 Int. Rate	Balance 5/31/2011	Change	Balance 6/30/2011	% 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	0.42650%	\$83,060,000.00	(\$9,859,000.00)	\$73,201,000.00	6.36%
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	0.65900%	\$53,400,000.00	\$0.00	\$53,400,000.00	4.64%
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	0.74400%	\$39,050,000.00	\$0.00	\$39,050,000.00	3.40%
	5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	1.39200%	\$23,750,000.00	\$0.00	\$23,750,000.00	2.07%
	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	0.50650%	\$118,246,638.22	(\$10,132,643.29)	\$108,113,994.93	9.40%
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	0.73400%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.55%
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	0.00000%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.55%
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	0.51500%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.55%
	11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	0.60200%	\$40,800,000.00	\$0.00	\$40,800,000.00	3.55%
	12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	1.69000%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.71%
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.35650%	\$50,721,164.93	\$0.00	\$50,721,164.93	4.41%
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.45650%	\$414,672,000.00	\$0.00	\$414,672,000.00	36.06%
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	0.00000%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.65%
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	0.00000%	\$51,600,000.00	\$0.00	\$51,600,000.00	4.49%
	17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	1.44400%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.65%
	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	1.69000%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.96%	
13 Total Notes and Certificates	0.54904%	\$1,170,049,803.15	(\$19,991,643.29)	\$1,150,058,159.86	100.00%	
D.	Fund Balances					
		05/31/11	Change	06/30/11		
	1 Acquisition Fund	\$0.01	\$0.00	\$0.01		
	2 Administration Fund	\$2,514,205.73	(\$6,341.07)	\$2,507,864.66		
	3 Capitalized Interest Fund	\$6,366,150.00	\$0.00	\$6,366,150.00		
	4 Collection Fund	\$8,759,043.91	\$132,200.68	\$8,891,244.59		
	5 Debt Service Fund - Interest Account	\$954,118.20	(\$693,468.96)	\$260,649.24		
	6 Debt Service Fund - Principal Account	\$13,639,869.54	(\$13,639,869.54)	\$0.00		
7 Total Fund Accounts Balance	\$32,233,387.39	(\$14,207,478.89)	\$18,025,908.50			

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

Monthly Servicing Report

Report Date: July 25, 2011

Collection Period: 06/01/11-06/30/11

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>06/01/11-06/30/11</b>	
	1 Borrower Payments	(\$5,612,603.95)	
	2 Claim Payments	(\$814,488.92)	
	3 Refunds	(\$781.80)	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$22,966.71	
	<b>6 Total Principal Collections</b>	<b>(\$6,404,907.96)</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$479,917.17	
	2 Cancellations/Reissues	\$0.00	
	3 Capitalized Guarantee Fees	\$0.00	
	4 Other Adjustments	(\$17,374.40)	
	<b>5 Total Non-Cash Principal Activity</b>	<b>\$462,542.77</b>	
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,942,365.19)</b>	
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$2,020,024.18)	
	2 Claim Payments	(\$24,407.90)	
	3 Reversals	\$0.00	
	4 New Acquisitions	\$1,405.63	
	5 Other Adjustments	\$0.00	
	6 Subsidy Payments (ISP)	\$0.00	
	7 Special Allowance Payments (SAP)	\$0.00	
	<b>8 Total Interest Collections</b>	<b>(\$2,043,026.45)</b>	
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$2,347,040.16	
	2 Interest Subsidy Payment Accruals	\$89,867.07	
	3 Special Allowance Payment Accrual estimate (SAP)	(\$67,991.06)	
	4 Capitalized Interest	(\$479,917.17)	
	5 Other Adjustments	\$7,382.78	
	<b>6 Total Non-Cash Interest Activity</b>	<b>\$1,896,381.78</b>	
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$146,644.67)</b>	

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	<b>Collection Fund</b>	<b>June 30, 2011</b>	
	1 Beginning Balance	\$8,322,009.40	
	2 Transfers to Other Funds	(\$8,322,009.40)	
	3 Payments Received	\$7,633,129.43	
	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	\$814,488.92	
	8 Guarantee Payments of Interest	\$24,407.90	
	9 Sale Proceeds/Repurchases	(\$24,372.34)	
	10 Interest and Other Earnings	\$6,182.78	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 <b>Ending Balance</b>	<b>\$8,453,836.69</b>	
B.	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection      Transfer/Used from Other Funds</b>
	1 Administration Fund Distributions	\$1,392,343.66	\$1,392,343.66      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$297,334.19	\$297,334.19      \$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	\$53,364.53	\$53,364.53      \$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	\$6,710,794.31	\$6,710,794.31      \$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 <b>Total Payments</b>	<b>\$8,453,836.69</b>	<b>\$8,453,836.69      \$0.00</b>

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

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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)	\$8,453,836.69	\$8,453,836.69
B.	Administration Funds	\$1,392,343.66	\$7,061,493.03
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	\$7,061,493.03
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$24,282.40	\$7,037,210.63
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$13,884.00	\$7,023,326.63
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$10,449.78	\$7,012,876.85
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,012,876.85
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$42,590.91	\$6,970,285.94
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$10,866.10	\$6,959,419.84
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,959,419.84
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$12,377.55	\$6,947,042.29
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$11,701.44	\$6,935,340.85
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$14,063.85	\$6,921,277.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$147,231.60	\$6,774,045.40
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,774,045.40
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$9,886.56	\$6,764,158.84
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,764,158.84
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,764,158.84
	Total Interest Distribution on Senior Notes or Obligations:	\$297,334.19	
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	\$6,764,158.84
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,764,158.84
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,764,158.84
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,764,158.84
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,764,158.84
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,764,158.84
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,764,158.84
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,764,158.84
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,764,158.84
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,764,158.84
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,764,158.84
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,764,158.84
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,764,158.84
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,764,158.84
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,764,158.84
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,764,158.84
	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	\$6,208.25	\$6,757,950.59
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$18,072.78	\$6,739,877.81
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$29,083.50	\$6,710,794.31
	Total Interest Distribution on Subordinate Notes or Obligations:	\$53,364.53	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,710,794.31
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,710,794.31	\$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.

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Report Date: July 25, 2011  
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V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	June 30, 2011	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,094,276.42	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$416,359.92	
	5 Minus amounts required..ED..guarantee agencies	\$910,737.97	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$66,499.75	
	<b>Net Loan Rate</b>	<b>1.67%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,109,792,328.06	
	2 Fund Balances	\$18,026,036.58	
	3 Senior Notes Interest	\$198,928.34	
	4 Senior Notes Outstanding	\$1,084,108,159.86	
	<b>Senior Asset Percentage</b>	<b>104.01%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,109,792,328.06	
	2 Fund Balances	\$18,026,036.58	
	3 All Notes Interest	\$262,132.16	
	4 All Notes Outstanding	\$1,150,058,159.86	
	<b>Subordinate Asset Percentage</b>	<b>98.04%</b>	

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

### Monthly Servicing Report

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VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics					6/30/2011
A.	June 30, 2011	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	5,730	\$28,554,597.63	2.59%	
	2 UnSubsidized Stafford	5,155	\$39,492,653.12	3.58%	
	3 Consolidation	21,674	\$1,036,303,491.85	93.84%	
	4 Total By Loan Type Distribution	32,559	\$1,104,350,742.60	100.00%	
B.	Borrower Status Distribution:				
	1 In-School	216	\$1,310,118.08	0.12%	
	2 In-School Consolidations	420	\$16,999,922.86	1.54%	
	3 Grace	173	\$1,096,571.10	0.10%	
	4 Deferment	2,040	\$44,240,016.16	4.01%	
	5 Forbearance	2,423	\$79,658,316.18	7.21%	
	6 Repayment	27,223	\$959,603,639.41	86.89%	
	7 Claims	64	\$1,442,158.81	0.13%	
	8 Total By Borrower Status Distribution	32,559	\$1,104,350,742.60	100.00%	
C.	School Type Distribution:				
	1 Graduate	30,902	\$1,099,379,883.57	99.55%	
	2 Undergraduate	1,657	\$4,970,859.03	0.45%	
	3 Total By School Type Distribution	32,559	\$1,104,350,742.60	100.00%	

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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 (%)
INTERIM:		Includes Accrued Int.				Includes Accrued Int.			Includes Accrued Int.	
A. In-School										
Current	117	\$637,849	2.22%		99	\$835,926	2.08%	420	\$17,437,658	1.68%
B. Grace										
Current	98	\$577,230	2.01%		75	\$663,981	1.65%	0	\$0	0.00%
C. TOTAL INTERIM	215	\$1,215,079	4.23%		174	\$1,499,906	3.74%	420	\$17,437,658	1.68%
D. REPAYMENT:										
Active										
Current	3,204	\$13,498,505	47.00%		2,822	\$18,250,155	45.47%	18,763	\$861,415,651	82.78%
1-29 Days Delinquent	246	\$1,350,577	4.70%		225	\$1,801,396	4.49%	549	\$31,020,550	2.98%
30-59 Days Delinquent	160	\$886,820	3.09%		143	\$1,101,926	2.75%	227	\$12,716,108	1.22%
60-89 Days Delinquent	92	\$531,104	1.85%		75	\$573,482	1.43%	80	\$4,592,072	0.44%
90-119 Days Delinquent	49	\$264,739	0.92%		39	\$367,470	0.92%	48	\$3,288,001	0.32%
>120 Days Delinquent	201	\$1,200,101	4.18%		185	\$1,637,603	4.08%	115	\$7,445,040	0.72%
E. Deferment:										
Current	815	\$4,432,771	15.43%		717	\$5,646,029	14.07%	508	\$34,711,316	3.34%
F. Forbearance:										
Current	724	\$5,156,224	17.95%		750	\$9,025,470	22.49%	949	\$66,927,270	6.43%
G. Claims	24	\$186,398	0.65%		25	\$229,533	0.57%	15	\$1,071,640	0.10%
H. TOTAL REPAYMENT	5,515	\$27,507,239	95.77%		4,981	\$38,633,064	96.26%	21,254	\$1,023,187,648	98.32%
I. TOTAL PORTFOLIO	5,730	\$28,722,317	100.00%		5,155	\$40,132,971	100.00%	21,674	\$1,040,625,307	100.00%
J. GRAND TOTAL						\$1,109,480,595				

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/11-06/30/11 07/25/11
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$1,150,058,160</b>
<b>B.</b>	1 Total Principal Balance	\$1,104,350,743
	2 Total Fund Accounts Balance	\$18,025,909
	3 Total Principal and Accrued Interest Balance	\$1,109,792,328
	4 Number of Loans	32,559
	5 Number of Borrowers	26,688
<b>C.</b>	1 Borrower Payments- Principal	\$5,612,604
	2 Borrower Payments- Interest	\$2,020,024
<b>D.</b>	1 Funds Transferred	\$0
	2 Administrative Allowance	\$414,132
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.18%
	2 Weighted Average Remaining Maturity (WARM)	261
<b>F.</b>	1 Senior Notes Outstanding	\$1,084,108,160
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$19,991,643
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.67%
	6 Senior Asset Percentage	104.01%
	7 Subordinate Asset Percentage	98.04%

# ACCESS GROUP, INC.

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

Trend Analysis Report

June 30, 2011

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

	Collection Period	June-10	July-10	August-10	September-10	October-10	November-10	December-10	January-11	February-11	March-11	April-11	May-11	June-11
	Reporting Date	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	6/27/2011	7/25/2011
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$1,235,008,703</b>	<b>\$1,235,008,703</b>	<b>\$1,235,008,703</b>	<b>\$1,210,921,574</b>	<b>\$1,210,921,574</b>	<b>\$1,210,921,574</b>	<b>\$1,193,204,599</b>	<b>\$1,193,204,599</b>	<b>\$1,193,204,599</b>	<b>\$1,170,049,803</b>	<b>\$1,170,049,803</b>	<b>\$1,170,049,803</b>	<b>\$1,150,058,160</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$1,110,293,108	\$1,104,350,743
	2 Total Fund Accounts Balance	\$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	\$32,233,387	\$18,025,909
	3 Total Principal and Accrued Interest Balance	\$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	\$1,115,881,338	\$1,109,792,328
	4 Number of Loans	34,468	34,351	34,130	33,978	33,822	33,680	33,527	33,385	33,209	32,998	32,829	32,715	32,559
	5 Number of Borrower	27,925	27,842	27,708	27,612	27,523	27,434	27,320	27,210	27,109	26,973	26,871	26,789	26,688
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,952,696	\$5,612,604
	2 Borrower Payments- Interest	\$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	\$2,024,021	\$2,020,024
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$5,000,000	\$0	\$0	\$0	\$0	\$0	\$5,000,000	\$0	\$0	\$0	\$0
	2 Administration Fees	\$441,241	\$439,344	\$436,737	\$434,465	\$432,361	\$430,100	\$427,738	\$425,553	\$423,407	\$420,539	\$418,424	\$416,360	\$414,132
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	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)	269	268	268	267	266	266	265	264	263	263	262	262	261
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$1,104,099,803	\$1,084,108,160
	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	\$20,042,819	\$0	\$0	\$24,087,130	\$0	\$0	\$17,716,975	\$0	\$0	\$23,154,796	\$0	\$0	\$19,991,643
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.83%	1.76%	1.62%	1.54%	1.95%	1.77%	1.96%	1.91%	1.37%	1.89%	1.66%	1.80%	1.67%
	6 Senior Asset Percentage	103.57%	103.62%	103.65%	103.73%	103.74%	103.74%	103.80%	103.80%	103.80%	103.88%	103.88%	103.91%	104.01%
	7 Subordinate Asset Percentage	98.04%	98.08%	98.11%	98.08%	98.08%	98.08%	98.06%	98.06%	98.06%	98.02%	98.02%	98.05%	98.04%