

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 26, 2016
Collection Period: 08/01/16 to 08/31/16

| I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary | | | | | | | | | |
|---|--|--|--|------------------------|----------------------|------------------|----------------------|------------------------|--|
| A. Student Loan Portfolio and Fund Balance | | | | | | | | | |
| | | | | July 31, 2016 | Change | August 31, 2016 | | | |
| 1 Principal Balance | | | | \$768,560,061.75 | (\$4,974,604.54) | \$763,585,457.21 | | | |
| 2 Accrued Interest | | | | \$3,398,332.68 | \$105,249.28 | \$3,503,581.96 | | | |
| 3 Accrued ISP | | | | \$121,807.18 | (\$61,190.27) | \$60,616.91 | | | |
| 4 Accrued SAP | | | | \$202,274.93 | (\$65,839.11) | \$136,435.82 | | | |
| 5 Total Principal And Accrued Interest Balance | | | | \$772,282,476.54 | (\$4,869,355.26) | \$767,286,091.90 | | | |
| 6 Fund Accounts Balance | | | | \$18,043,826.07 | \$5,522,227.63 | \$23,566,053.70 | | | |
| 7 Total Student Loans And Fund Balance | | | | \$790,326,302.61 | \$652,872.37 | \$790,852,145.60 | | | |
| | | | | | | | | | |
| B. | | | | | | | | | |
| 1 Weighted Average Coupon (WAC) [not including SAP] | | | | 2.73% | 0.00% | 2.73% | | | |
| 2 Weighted Average Remaining Maturity (WARM) [includes in-school period] | | | | 209 | (1) | 208 | | | |
| 3 Number of Loans | | | | 22,963 | (123) | 22,840 | | | |
| 4 Number of Borrowers | | | | 20,295 | (82) | 20,213 | | | |
| | | | | | | | | | |
| C. Notes and Certificates | | | | | | | | | |
| | | | | 8/31/2016 Int. Rate | Balance 7/31/2016 | Change | Balance 8/31/2016 | % 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 | | | | 1.39000% | \$53,400,000.00 | \$0.00 | \$53,400,000.00 | 6.63% | |
| 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 ARC 00432CAN1 | | | | 2.02300% | \$39,050,000.00 | \$0.00 | \$39,050,000.00 | 4.85% | |
| 5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B ARC 00432CAP6 | | | | 0.26300% | \$23,750,000.00 | \$0.00 | \$23,750,000.00 | 2.95% | |
| 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 | | | | 1.10600% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 5.07% | |
| 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 ARC 00432CBA8 | | | | 1.39000% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 5.07% | |
| 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 ARC 00432CBB6 | | | | 1.39000% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 5.07% | |
| 11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 ARC 00432CBC4 | | | | 1.39000% | \$40,800,000.00 | \$0.00 | \$40,800,000.00 | 5.07% | |
| 12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B ARC 00432CBE0 | | | | 1.39000% | \$19,700,000.00 | \$0.00 | \$19,700,000.00 | 2.45% | |
| 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 | | | | 0.85010% | \$301,728,049.31 | \$0.00 | \$301,728,049.31 | 37.48% | |
| 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 ARC 00432CBP5 | | | | 1.20100% | \$65,000,000.00 | \$0.00 | \$65,000,000.00 | 8.07% | |
| 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 ARC 00432CBQ3 | | | | 0.45100% | \$51,600,000.00 | \$0.00 | \$51,600,000.00 | 6.41% | |
| 17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 ARC 00432CBR1 | | | | 0.64900% | \$65,000,000.00 | \$0.00 | \$65,000,000.00 | 8.07% | |
| 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 | | | | 1.39000% | \$22,500,000.00 | \$0.00 | \$22,500,000.00 | 2.79% | |
| 20 Total Notes and Certificates | | | | 1.03543% | \$805,078,049.31 | \$0.00 | \$805,078,049.31 | 100.00% | |
| | | | | | | | | | |
| D. Fund Balances | | | | | | | | | |
| | | | | 07/31/16 | Change | 08/31/16 | | | |
| 1 Acquisition Fund | | | | \$0.00 | \$0.00 | \$0.00 | | | |
| 2 Administration Fund | | | | \$527,528.73 | \$385.38 | \$527,914.11 | | | |
| 3 Capitalized Interest Fund | | | | \$2,862,081.00 | \$0.00 | \$2,862,081.00 | | | |
| 4 Collection Fund | | | | \$6,908,637.47 | \$1,990,729.41 | \$8,899,366.88 | | | |
| 5 Debt Service Fund - Interest Account | | | | \$528,202.39 | \$273,169.51 | \$801,371.90 | | | |
| 6 Debt Service Fund - Principal Account | | | | \$7,217,376.48 | \$3,257,943.33 | \$10,475,319.81 | | | |
| 7 Total Fund Accounts Balance | | | | \$18,043,826.07 | \$5,522,227.63 | \$23,566,053.70 | | | |

ACCESS GROUP, INC.

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

Report Date: September 26, 2016
Collection Period: 08/01/16 to 08/31/16

| II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals | | | | |
|---|---|------------------|------------------|----------------|
| A. | Student Loan Cash Principal Activity | Totals | CONSOLIDATION | STAFFORD |
| | | 8/31/2016 | 8/31/2016 | 8/31/2016 |
| | 1 Borrower Payments - Total | (\$4,586,256.72) | (\$4,320,130.90) | (\$266,125.82) |
| | 2 Claim Payments | (\$548,545.27) | (\$380,458.58) | (\$168,086.69) |
| | 3 Refunds | \$1,409.05 | \$1,319.42 | \$89.63 |
| | 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 | \$97,223.66 | \$97,223.66 | \$0.00 |
| | 5 New Acquisitions - Total | \$97,223.66 | \$97,223.66 | \$0.00 |
| | 6 Total Cash Principal Activity | (\$5,036,169.28) | (\$4,602,046.40) | (\$434,122.88) |
| | | | | |
| B. | Student Loan Non-Cash Principal Activity | | | |
| | 1 Capitalized Interest | \$57,963.89 | \$39,678.85 | \$18,285.04 |
| | 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 | \$13,248.40 | \$13,088.08 | \$160.32 |
| | 4b Adjustments - Write-offs | (\$9,647.55) | (\$6,217.22) | (\$3,430.33) |
| | 4 Total Adjustments | \$3,600.85 | \$6,870.86 | (\$3,270.01) |
| | 5 Total Non-Cash Principal Activity | \$61,564.74 | \$46,549.71 | \$15,015.03 |
| | | | | |
| C. | Total Student Loan Principal Activity | (\$4,974,604.54) | (\$4,555,496.69) | (\$419,107.85) |
| | | | | |
| D. | Student Loan Cash Interest Activity | | | |
| | 1 Borrower Payments - Total | (\$1,565,921.20) | (\$1,531,851.13) | (\$34,070.07) |
| | 2 Claim Payments | (\$14,386.35) | (\$10,140.40) | (\$4,245.95) |
| | 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 | (\$92,130.28) | (\$82,990.29) | (\$9,139.99) |
| | 7 Special Allowance Payments | (\$173,462.17) | (\$134,189.44) | (\$39,272.73) |
| | 8 Total Cash Interest Activity | (\$1,845,900.00) | (\$1,759,171.26) | (\$86,728.74) |
| | | | | |
| E. | Student Loan Non-Cash Interest Activity | | | |
| | 1 Borrower Accruals | \$1,747,084.42 | \$1,693,424.44 | \$53,659.98 |
| | 2 Subsidized Gov't Interest - Accrued Interest (ISP) | \$30,908.78 | \$27,869.94 | \$3,038.84 |
| | 3 Special Allowance Payments Estimate | \$72,046.06 | \$66,686.93 | \$5,359.13 |
| | 4 Capitalized Interest | (\$57,963.89) | (\$39,678.85) | (\$18,285.04) |
| | 5a Small Balance and Other Adjustments | (\$16,789.09) | (\$16,994.13) | \$205.04 |
| | 5b Adjustments - Write-offs | (\$2,208.00) | (\$543.25) | (\$1,664.75) |
| | 5c Other Adjustments - Subsidized Gov't Interest (ISP) | \$31.23 | \$28.13 | \$3.10 |
| | 5d Other Adjustments - Special Allowance Payments (SAP) | \$35,577.00 | \$30,750.04 | \$4,826.96 |
| | 5 Total Adjustments | \$16,611.14 | \$13,240.79 | \$3,370.35 |
| | 6 Fee Accruals | \$15,433.39 | \$13,744.77 | \$1,688.62 |
| | 7 Total Non-Cash Interest Activity | \$1,824,119.90 | \$1,775,288.02 | \$48,831.88 |
| | | | | |
| F. | Total Student Loan Interest Activity | (\$21,780.10) | \$16,116.76 | (\$37,896.86) |

ACCESS GROUP, INC.

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Monthly Servicing Report

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Collection Period: 08/01/16 to 08/31/16

| III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity | | | |
|---|---|------------------|--|
| A. | Collection Fund | August 31, 2016 | |
| | | | |
| | 1 Beginning Balance | \$4,893,779.88 | |
| | 2 Transfers to Other Funds | (\$4,893,779.88) | |
| | 3 Amount received in the collection account related to the collection period | \$7,920,075.29 | |
| | 4 Payments Due | \$0.00 | |
| | 5 Federal Interest Subsidy Payments (net adjustments) | \$92,130.28 | |
| | 6 Federal Special Allowance Payments | \$173,462.17 | |
| | 7 Guarantee Payments of Principal | \$548,545.27 | |
| | 8 Guarantee Payments of Interest | \$14,386.35 | |
| | 9 Misc. Payments Received/Due | \$205.97 | |
| | 10 Sale Proceeds/Repurchases | (\$97,223.66) | |
| | 11 Interest and Other Earnings | \$2,234.04 | |
| | 12 Counterparty Swap Payments | \$0.00 | |
| | 13 Transfers from Other Funds | \$0.00 | |
| | 14 Ending Balance | \$8,653,815.71 | |
| B. | Required Payments Under Waterfall | | |
| | | Payment | Distribute from Collection Transfer/Used from Other Funds |
| | 1a Administrative Allowance | \$286,344.55 | \$286,344.55 \$0.00 |
| | 1b Broker Dealer, Auction Agent and Other Fees | \$697,238.85 | \$697,238.85 \$0.00 |
| | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations | \$871,403.46 | \$871,403.46 \$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 | \$70,672.67 | \$70,672.67 \$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 | \$6,728,156.18 | \$6,728,156.18 \$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 | \$8,653,815.71 | \$8,653,815.71 \$0.00 |

ACCESS GROUP, INC.

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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) | \$8,653,815.71 | \$8,653,815.71 | \$0.00 |
| B. | Administration Funds | \$983,583.40 | \$7,670,232.31 | \$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 | \$7,670,232.31 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$7,670,232.31 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$83,453.52 | \$7,586,778.79 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$60,433.78 | \$7,526,345.01 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$7,526,345.01 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$7,526,345.01 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$60,686.76 | \$7,465,658.25 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$63,064.23 | \$7,402,594.02 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$63,464.56 | \$7,339,129.46 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$63,199.20 | \$7,275,930.26 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$7,275,930.26 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$227,999.13 | \$7,047,931.13 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$96,811.00 | \$6,951,120.13 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$77,957.28 | \$6,873,162.85 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$74,334.00 | \$6,798,828.85 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | Total Interest Distribution on Senior Notes or Obligations: | \$871,403.46 | | |
| 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 | \$6,798,828.85 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$0.00 | \$6,798,828.85 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$6,798,828.85 | \$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 | \$4,849.75 | \$6,793,979.10 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0 | \$30,605.92 | \$6,763,373.18 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7 | \$35,217.00 | \$6,728,156.18 | \$0.00 |
| | Total Interest Distribution on Subordinate Notes or Obligations: | \$70,672.67 | | |
| F. | Payment of Principal Distribution Amount of Subordinate Notes | \$0.00 | \$6,728,156.18 | \$0.00 |
| G. | Allocation to Principal Account for scheduled Principal Payments | \$6,728,156.18 | \$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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Monthly Servicing Report

Report Date: September 26, 2016

Collection Period: 08/01/16 to 08/31/16

| V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages | | | |
|--|---|------------------|--|
| A. | Net Loan Rate | August 31, 2016 | |
| | 1 ARC outstanding aggregate principal | \$503,350,000.00 | |
| | 2 Interest net of FRN allocation | \$1,632,413.97 | |
| | 3 Minus counterparty swap payments | \$0.00 | |
| | 4 Minus administrative allowance | \$286,344.55 | |
| | 5 Minus amounts required..ED..guarantee agencies | \$646,442.50 | |
| | 6 Minus defaulted during the month | \$0.00 | |
| | 7 Minus auction note and trustee fees | \$53,165.81 | |
| | 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 1.54% | |
| | Net Loan Rate | 1.54% | |
| B. | Senior Asset Percentage | | |
| | 1 Student Loan Portfolio Balance | \$767,286,091.90 | |
| | 2 Fund Balances | \$23,569,302.56 | |
| | 3 Senior Notes Interest | \$655,744.55 | |
| | 4 Senior Notes Outstanding | \$739,128,049.31 | |
| | Senior Asset Percentage | 106.91% | |
| C. | Subordinate Asset Percentage | | |
| | 1 Student Loan Portfolio Balance | \$767,286,091.90 | |
| | 2 Fund Balances | \$23,569,302.56 | |
| | 3 All Notes Interest | \$676,922.04 | |
| | 4 All Notes Outstanding | \$805,078,049.31 | |
| | Subordinate Asset Percentage | 98.15% | |

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| VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics | | | | |
|---|---|-----------------|------------------|----------------|
| A. | Loan Type Distribution: | Number of Loans | Dollar Amount | % of Portfolio |
| | | | | |
| | 1 Subsidized Stafford | 2,421 | \$10,979,438.22 | 1.44% |
| | 2 UnSubsidized Stafford | 2,307 | \$16,895,480.36 | 2.21% |
| | 3 Consolidation | 18,112 | \$735,710,538.63 | 96.35% |
| | 4 Total By Loan Type Distribution | 22,840 | \$763,585,457.21 | 100.00% |
| B. | Borrower Status Distribution: | | | |
| | | | | |
| | 1 In-School | 24 | \$174,585.05 | 0.02% |
| | In-School Consolidations | 153 | \$5,802,241.66 | 0.76% |
| | 2 Grace | 11 | \$56,385.44 | 0.01% |
| | 3 Deferment | 406 | \$7,440,626.22 | 0.97% |
| | 4 Forbearance | 612 | \$19,072,889.46 | 2.50% |
| | 5 Repayment | 21,567 | \$728,501,673.71 | 95.41% |
| | 6 Claims | 67 | \$2,537,055.67 | 0.33% |
| | 7 Total By Borrower Status Distribution | 22,840 | \$763,585,457.21 | 100.00% |
| C. | School Type Distribution: | | | |
| | | | | |
| | 1 Graduate | 22,250 | \$762,089,083.99 | 99.80% |
| | 2 Undergraduate | 590 | \$1,496,373.22 | 0.20% |
| | 3 Total By School Type Distribution | 22,840 | \$763,585,457.21 | 100.00% |
| | | | | |
| | | | | |

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 26, 2016

Collection Period: 08/01/16 to 08/31/16

| 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 | 11 | \$73,140.72 | 0.66% | 13 | \$141,698.52 | 0.83% | 153 | \$5,998,986.88 | 0.81% |
| B. | Grace | | | | | | | | | |
| | Current | 6 | \$37,034.79 | 0.33% | 5 | \$25,626.15 | 0.15% | 0 | \$0.00 | 0.00% |
| C. | TOTAL INTERIM | 17 | \$110,175.51 | 0.99% | 18 | \$167,324.67 | 0.97% | 153 | \$5,998,986.88 | 0.81% |
| D. | REPAYMENT: | | | | | | | | | |
| | Active | | | | | | | | | |
| | Current | 1,605 | \$6,312,773.90 | 56.97% | 1,549 | \$10,598,520.54 | 61.73% | 16,250 | \$637,434,473.81 | 86.28% |
| | 1-29 Days Delinquent | 200 | \$974,994.96 | 8.80% | 188 | \$1,332,368.12 | 7.76% | 835 | \$42,218,146.25 | 5.71% |
| | 30-59 Days Delinquent | 68 | \$386,749.01 | 3.49% | 64 | \$519,662.74 | 3.03% | 206 | \$11,175,127.91 | 1.51% |
| | 60-89 Days Delinquent | 47 | \$309,456.06 | 2.79% | 43 | \$488,517.16 | 2.85% | 89 | \$4,800,557.62 | 0.65% |
| | 90-119 Days Delinquent | 28 | \$218,120.04 | 1.97% | 28 | \$279,224.76 | 1.63% | 55 | \$3,349,839.56 | 0.45% |
| | >120 Days Delinquent | 91 | \$670,670.58 | 6.05% | 94 | \$941,677.26 | 5.49% | 127 | \$8,679,324.13 | 1.17% |
| E. | Deferment: | | | | | | | | | |
| | Current | 172 | \$893,543.24 | 8.06% | 150 | \$1,421,225.81 | 8.28% | 84 | \$5,266,668.53 | 0.71% |
| F. | Forbearance: | | | | | | | | | |
| | Current | 175 | \$1,098,342.87 | 9.91% | 155 | \$1,253,720.99 | 7.30% | 282 | \$17,561,551.06 | 2.38% |
| G. | Claims | 18 | \$106,989.50 | 0.97% | 18 | \$165,568.44 | 0.96% | 31 | \$2,354,737.26 | 0.32% |
| H. | TOTAL REPAYMENT | 2,404 | \$10,971,640.16 | 99.01% | 2,289 | \$17,000,485.82 | 99.03% | 17,959 | \$732,840,426.13 | 99.19% |
| I. | TOTAL PORTFOLIO | 2,421 | \$11,081,815.67 | 100.00% | 2,307 | \$17,167,810.49 | 100.00% | 18,112 | \$738,839,413.01 | 100.00% |
| J. | GRAND TOTAL | | | | | \$767,089,039.17 | | | | |

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 26, 2016

Collection Period: 08/01/16 to 08/31/16

| VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report | | |
|--|--|----------------------------------|
| | Collection Period Reporting Date | 08/01/16 to 08/31/16 09/26/16 |
| A. | 1 ABS Notes Outstanding | \$805,078,049 |
| B. | 1 Total Principal Balance | \$763,585,457 |
| | 2 Total Fund Accounts Balance | \$23,566,054 |
| | 3 Total Principal and Accrued Interest Balance | \$767,286,092 |
| | 4 Number of Loans | 22,840 |
| | 5 Number of Borrowers | 20,213 |
| C. | 1 Borrower Payments- Principal | \$4,586,257 |
| | 2 Borrower Payments- Interest | \$1,565,921 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$286,345 |
| | 3 Cash Release to Access Group, Inc. | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 2.73% |
| | 2 Weighted Average Remaining Maturity (WARM) | 208 |
| F. | 1 Senior Notes Outstanding | \$739,128,049 |
| | 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 | 106.91% |
| | 7 Subordinate Asset Percentage | 98.15% |

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

Monthly Servicing Report

Trend Analysis Report

August 31, 2016

| IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT | | | | | | | | | | | | |
|---|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Collection Period Reporting Date | October-15 | November-15 | December-15 | January-16 | February-16 | March-16 | April-16 | May-16 | June-16 | July-16 | August-16 |
| | | 11/25/15 | 12/28/15 | 1/25/16 | 2/25/16 | 3/28/16 | 4/25/16 | 5/25/16 | 6/27/16 | 7/25/16 | 8/25/16 | 9/26/16 |
| A. | 1 Asset Backed Securities | \$851,605,740 | \$851,605,740 | \$836,452,278 | \$836,452,278 | \$836,452,278 | \$820,735,700 | \$820,735,700 | \$820,735,700 | \$805,078,049 | \$805,078,049 | \$805,078,049 |
| B. | 1 Total Principal Balance | \$814,704,177 | \$809,726,722 | \$804,507,633 | \$799,152,416 | \$793,992,047 | \$789,046,881 | \$784,036,770 | \$778,618,484 | \$773,404,193 | \$768,560,062 | \$763,585,457 |
| | 2 Total Fund Accounts Balance | \$18,179,018 | \$24,069,724 | \$13,159,462 | \$18,676,615 | \$24,136,022 | \$12,737,089 | \$17,841,682 | \$23,827,846 | \$12,859,569 | \$18,043,826 | \$23,566,054 |
| | 3 Total Principal and Accrued Interest Balance | \$818,553,121 | \$813,559,101 | \$808,330,591 | \$802,951,388 | \$797,743,088 | \$792,942,045 | \$788,000,717 | \$782,389,514 | \$777,085,149 | \$772,282,477 | \$767,286,092 |
| | 4 Number of Loans | 24,229 | 24,052 | 23,929 | 23,779 | 23,615 | 23,480 | 23,337 | 23,202 | 23,082 | 22,963 | 22,840 |
| | 5 Number of Borrowers | 21,184 | 21,065 | 20,970 | 20,872 | 20,753 | 20,667 | 20,567 | 20,464 | 20,380 | 20,295 | 20,213 |
| C. | 1 Borrower Payments- Principal | \$4,869,627 | \$4,561,010 | \$5,009,906 | \$4,830,748 | \$5,042,430 | \$4,781,457 | \$4,822,357 | \$4,922,866 | \$5,005,614 | \$4,616,634 | \$4,586,257 |
| | 2 Borrower Payments- Interest | \$1,597,506 | \$1,621,996 | \$1,594,887 | \$1,614,594 | \$1,596,928 | \$1,537,898 | \$1,574,451 | \$1,556,485 | \$1,544,218 | \$1,535,214 | \$1,565,921 |
| D. | 1 Funds Transferred | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administration Fees | \$305,514 | \$303,648 | \$301,690 | \$299,682 | \$297,747 | \$295,893 | \$294,014 | \$291,982 | \$290,027 | \$288,210 | \$286,345 |
| | 3 Cash Release to Access Group, Inc. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 2.71% | 2.71% | 2.71% | 2.72% | 2.72% | 2.72% | 2.72% | 2.72% | 2.72% | 2.73% | 2.73% |
| | 2 Weighted Average Remaining Maturity (WARM) | 217 | 216 | 215 | 214 | 213 | 213 | 212 | 211 | 210 | 209 | 208 |
| F. | 1 Senior Notes Outstanding | \$785,655,740 | \$785,655,740 | \$770,502,278 | \$770,502,278 | \$770,502,278 | \$754,785,700 | \$754,785,700 | \$754,785,700 | \$739,128,049 | \$739,128,049 | \$739,128,049 |
| | 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 | \$15,153,462 | \$0 | \$0 | \$15,716,578 | \$0 | \$0 | \$15,657,651 | \$0 | \$0 |
| | 4 Subordinate Notes Principal Distribution | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 5 Net Loan Rate | 1.57% | 1.44% | 1.62% | 1.58% | 1.32% | 1.56% | 1.43% | 1.54% | 1.39% | 1.60% | 1.54% |
| | 6 Senior Asset Percentage | 106.44% | 106.53% | 106.57% | 106.57% | 106.57% | 106.70% | 106.70% | 106.70% | 106.85% | 106.88% | 106.91% |
| | 7 Subordinate Asset Percentage | 98.19% | 98.27% | 98.16% | 98.16% | 98.16% | 98.12% | 98.12% | 98.12% | 98.09% | 98.12% | 98.15% |