

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 27, 2010  
Collection Period: 08/01/10-08/31/10

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	July 31, 2010	Change	August 31, 2010			
1 Principal Balance	\$1,171,582,835.87	(\$6,951,928.61)	\$1,164,630,907.26			
2 Accrued Interest (Include SAP Estimate & ISP)	\$6,415,142.80	(\$449,725.01)	\$5,965,417.79			
3 Total Principal And Accrued Interest Balance	\$1,177,997,978.67	(\$7,401,653.62)	\$1,170,596,325.05			
4 Fund Accounts Balance	\$33,988,596.85	\$8,378,132.77	\$42,366,729.62			
5 Total Student Loans And Fund Balance	\$1,211,986,575.52	\$976,479.15	\$1,212,963,054.67			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.18%	0.00%	3.18%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	268	(1)	268			
3 Number of Loans	34,351	(221)	34,130			
4 Number of Borrowers	27,842	(134)	27,708			
C. Notes and Certificates						
	8/31/2010 Int. Rate	Balance 7/31/2010	Change	Balance 8/31/2010	% 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	0.71825%	\$115,053,000.00	\$0.00	\$115,053,000.00	9.32%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	0.59800%	\$53,400,000.00	\$0.00	\$53,400,000.00	4.32%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	0.98900%	\$39,050,000.00	\$0.00	\$39,050,000.00	3.16%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	1.74700%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.92%	
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	0.79825%	\$151,212,538.24	\$0.00	\$151,212,538.24	12.24%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	0.96900%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.31%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	1.74200%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.31%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.57500%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.31%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	0.79800%	\$40,800,000.00	\$0.00	\$40,800,000.00	3.30%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	1.75600%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.60%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.64825%	\$50,721,164.93	\$0.00	\$50,721,164.93	4.11%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.74825%	\$414,672,000.00	\$0.00	\$414,672,000.00	33.58%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	1.29800%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.26%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	0.57700%	\$51,600,000.00	\$0.00	\$51,600,000.00	4.18%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	0.00000%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.26%	
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	0.00000%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.82%	
13 Total Notes and Certificates	0.82179%	\$1,235,008,703.17	\$0.00	\$1,235,008,703.17	100.00%	
D. Fund Balances						
	07/31/10	Change	08/31/10			
1 Acquisition Fund	\$0.01	\$0.00	\$0.01			
2 Administration Fund	\$2,500,423.76	\$13,781.99	\$2,514,205.75			
3 Capitalized Interest Fund	\$16,366,150.00	\$0.00	\$16,366,150.00			
4 Collection Fund	\$8,280,736.65	\$1,955,795.21	\$10,236,531.86			
5 Debt Service Fund - Interest Account	\$584,922.26	\$753,548.25	\$1,338,470.51			
6 Debt Service Fund - Principal Account	\$6,256,364.17	\$5,655,007.32	\$11,911,371.49			
7 Total Fund Accounts Balance	\$33,988,596.85	\$8,378,132.77	\$42,366,729.62			

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

Monthly Servicing Report

Report Date: September 27, 2010

Collection Period: 08/01/10-08/31/10

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>08/01/10-08/31/10</b>	
	1 Borrower Payments	(\$5,193,912.63)	
	2 Claim Payments	(\$2,121,082.53)	
	3 Refunds	(\$4,505.33)	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$0.00	
	<b>6 Total Principal Collections</b>	<b>(\$7,319,500.49)</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$410,786.98	
	2 Cancellations/Reissues	\$0.00	
	3 Capitalized Guarantee Fees	\$0.00	
	4 Other Adjustments	(\$43,215.10)	
	<b>5 Total Non-Cash Principal Activity</b>	<b>\$367,571.88</b>	
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,951,928.61)</b>	
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$2,126,400.11)	
	2 Claim Payments	(\$72,162.52)	
	3 Reversals	\$0.00	
	4 New Acquisitions	\$0.00	
	5 Other Adjustments	\$13,177.91	
	6 Subsidy Payments (ISP)	(\$319,597.94)	
	7 Special Allowance Payments (SAP)	(\$125,685.98)	
	<b>8 Total Interest Collections</b>	<b>(\$2,630,668.64)</b>	
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$2,554,647.10	
	2 Interest Subsidy Payment Accruals	\$95,952.31	
	3 Special Allowance Payment Accrual estimate (SAP)	(\$51,010.60)	
	4 Capitalized Interest	(\$410,786.98)	
	5 Other Adjustments	(\$7,858.20)	
	<b>6 Total Non-Cash Interest Activity</b>	<b>\$2,180,943.63</b>	
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$449,725.01)</b>	

# ACCESS GROUP, INC.

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

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	<b>Collection Fund</b>	<b>August 31, 2010</b>	
	1 Beginning Balance	\$8,019,448.56	
	2 Transfers to Other Funds	(\$8,019,448.56)	
	3 Payments Received	\$7,036,834.85	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$319,597.95	
	6 Federal Special Allowance Payments	\$125,685.98	
	7 Guarantee Payments of Principal	2,121,082.53	
	8 Guarantee Payments of Interest	72,162.52	
	9 Sale Proceeds/Repurchases	\$0.00	
	10 Interest and Other Earnings	\$11,671.07	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$5,000,000.00	
	13 <b>Ending Balance</b>	<b>\$14,687,034.90</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	\$1,477,777.16	\$1,477,777.16      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$945,293.06	\$945,293.06      \$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	\$88,206.52	\$88,206.52      \$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	\$12,175,758.16	\$7,175,758.16      \$5,000,000.00
	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>\$14,687,034.90</b>	<b>\$9,687,034.90      \$5,000,000.00</b>

# ACCESS GROUP, INC.

## 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)	\$14,687,034.90	\$14,687,034.90
B.	Administration Funds	\$1,477,777.16	\$13,209,257.74
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	\$13,209,257.74
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$75,750.42	\$13,133,507.32
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$68,202.48	\$13,065,304.84
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$52,241.09	\$13,013,063.75
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$13,013,063.75
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$110,646.62	\$12,902,417.13
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$54,493.90	\$12,847,923.23
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$54,869.72	\$12,793,053.51
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$49,542.88	\$12,743,510.63
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$54,704.64	\$12,688,805.99
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$30,139.99	\$12,658,666.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$284,421.80	\$12,374,244.20
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$87,204.00	\$12,287,040.20
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$23,075.52	\$12,263,964.68
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$12,263,964.68
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$12,263,964.68
	Total Interest Distribution on Senior Notes or Obligations:	\$945,293.06	
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	\$12,263,964.68
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$12,263,964.68
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$12,263,964.68
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$12,263,964.68
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$12,263,964.68
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$12,263,964.68
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$12,263,964.68
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$12,263,964.68
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$12,263,964.68
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$12,263,964.68
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$12,263,964.68
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$12,263,964.68
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$12,263,964.68
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$12,263,964.68
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$12,263,964.68
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$12,263,964.68
	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	\$31,844.00	\$12,232,120.68
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$26,626.52	\$12,205,494.16
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$29,736.00	\$12,175,758.16
	Total Interest Distribution on Subordinate Notes or Obligations:	\$88,206.52	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$12,175,758.16
G.	Allocation to Principal Account for scheduled Principal Payments	\$12,175,758.16	\$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.

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

Report Date: September 27, 2010

Collection Period: 08/01/10-08/31/10

### V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages

V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	August 31, 2010	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,140,662.19	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$439,343.56	
	5 Minus amounts required..ED..guarantee agencies	\$955,107.48	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$68,683.08	
	<b>Net Loan Rate</b>	<b>1.62%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,170,596,325.05	
	2 Fund Balances	\$42,367,279.12	
	3 Senior Notes Interest	\$1,228,615.74	
	4 Senior Notes Outstanding	\$1,169,058,703.17	
	<b>Senior Asset Percentage</b>	<b>103.65%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,170,596,325.05	
	2 Fund Balances	\$42,367,279.12	
	3 All Notes Interest	\$1,255,128.01	
	4 All Notes Outstanding	\$1,235,008,703.17	
	<b>Subordinate Asset Percentage</b>	<b>98.11%</b>	

# ACCESS GROUP, INC.

## 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					8/31/2010
August 31, 2010					
A.	Loan Type Distribution:				
	Number of Loans	Dollar Amount	% of Portfolio		
	1 Subsidized Stafford	6,271	\$32,946,764.99	2.83%	
	2 UnSubsidized Stafford	5,637	\$44,789,761.80	3.85%	
	3 Consolidation	22,222	\$1,086,894,380.47	93.33%	
	4 Total By Loan Type Distribution	34,130	\$1,164,630,907.26	100.00%	
	Borrower Status Distribution:				
	1 In-School	481	\$2,903,760.67	0.25%	
	2 In-School Consolidations	522	\$20,726,334.87	1.78%	
	3 Grace	174	\$1,217,657.29	0.10%	
B.	4 Deferment	2,409	\$52,189,792.93	4.48%	
	5 Forbearance	2,394	\$80,298,056.56	6.89%	
	6 Repayment	28,006	\$1,003,424,341.61	86.16%	
	7 Claims	144	\$3,870,963.33	0.33%	
	8 Total By Borrower Status Distribution	34,130	\$1,164,630,907.26	100.00%	
C.	School Type Distribution:				
	1 Graduate	32,297	\$1,158,969,499.63	99.51%	
	2 Undergraduate	1,833	\$5,661,407.63	0.49%	
	3 Total By School Type Distribution	34,130	\$1,164,630,907.26	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 (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:												
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.				
Current	265	\$1,485,783	4.48%	216	\$1,743,816	3.82%	522	\$21,212,249	1.94%			
B. Grace												
Current	101	\$574,457	1.73%	73	\$792,198	1.74%	0	\$0	0.00%			
C. TOTAL INTERIM	366	\$2,060,239	6.21%	289	\$2,536,014	5.56%	522	\$21,212,249	1.94%			
D. REPAYMENT:												
Active												
Current	3,319	\$15,101,481	45.55%	2,928	\$20,050,282	43.93%	19,089	\$898,232,142	82.30%			
1-29 Days Delinquent	208	\$1,195,823	3.61%	207	\$1,670,391	3.66%	488	\$27,406,758	2.51%			
30-59 Days Delinquent	193	\$1,157,969	3.49%	190	\$1,630,679	3.57%	218	\$13,844,570	1.27%			
60-89 Days Delinquent	113	\$652,561	1.97%	103	\$940,002	2.06%	112	\$6,756,959	0.62%			
90-119 Days Delinquent	88	\$535,982	1.62%	75	\$600,414	1.32%	50	\$3,179,358	0.29%			
>120 Days Delinquent	239	\$1,438,644	4.34%	229	\$1,905,684	4.18%	157	\$9,749,608	0.89%			
E. Deferment:												
Current	973	\$5,428,081	16.37%	837	\$6,857,104	15.02%	599	\$40,440,380	3.71%			
F. Forbearance:												
Current	725	\$5,228,694	15.77%	738	\$9,042,298	19.81%	931	\$67,302,198	6.17%			
G. Claims	47	\$351,941	1.06%	41	\$410,567	0.90%	56	\$3,257,250	0.30%			
H. TOTAL REPAYMENT	5,905	\$31,091,176	93.79%	5,348	\$43,107,421	94.44%	21,700	\$1,070,169,222	98.06%			
I. TOTAL PORTFOLIO	6,271	\$33,151,415	100.00%	5,637	\$45,643,435	100.00%	22,222	\$1,091,381,471	100.00%			
J. GRAND TOTAL					\$1,170,176,320							

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	08/01/10-08/31/10 09/27/10
A.	1 ABS Notes Outstanding	\$1,235,008,703
B.	1 Total Principal Balance	\$1,164,630,907
	2 Total Fund Accounts Balance	\$42,366,730
	3 Total Principal and Accrued Interest Balance	\$1,170,596,325
	4 Number of Loans	34,130
	5 Number of Borrowers	27,708
C.	1 Borrower Payments- Principal	\$5,193,913
	2 Borrower Payments- Interest	\$2,126,400
D.	1 Funds Transferred	\$5,000,000
	2 Administrative Allowance	\$436,737
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.18%
	2 Weighted Average Remaining Maturity (WARM)	268
F.	1 Senior Notes Outstanding	\$1,169,058,703
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.62%
	6 Senior Asset Percentage	103.65%
	7 Subordinate Asset Percentage	98.11%



# ACCESS GROUP, INC.

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

Trend Analysis Report

August 31, 2010

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT														
	Collection Period Reporting Date	August-09	September-09	October-09	November-09	December-09	January-10	February-10	March-10	April-10	May-10	June-10	July-10	August-10
		9/25/2009	10/26/2009	11/25/2009	12/28/2009	1/25/2010	2/25/2010	3/25/2010	4/26/2010	5/25/2010	6/25/2010	7/26/2010	8/25/2010	9/27/2010
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$1,317,694,930</b>	<b>\$1,293,879,521</b>	<b>\$1,293,879,521</b>	<b>\$1,293,879,521</b>	<b>\$1,277,634,631</b>	<b>\$1,277,634,631</b>	<b>\$1,277,634,631</b>	<b>\$1,255,051,522</b>	<b>\$1,255,051,522</b>	<b>\$1,255,051,522</b>	<b>\$1,235,008,703</b>	<b>\$1,235,008,703</b>	<b>\$1,235,008,703</b>
<b>B.</b>	1 Total Principal Balance	\$1,232,733,322	\$1,227,227,872	\$1,222,268,962	\$1,216,452,202	\$1,212,070,427	\$1,206,427,906	\$1,201,145,425	\$1,193,788,738	\$1,187,791,009	\$1,182,210,521	\$1,176,643,745	\$1,171,582,836	\$1,164,630,907
	2 Total Fund Accounts Balance	\$53,434,554	\$34,008,578	\$39,146,937	\$45,777,590	\$33,513,906	\$39,514,233	\$45,462,564	\$29,831,825	\$36,007,358	\$42,316,094	\$27,875,613	\$33,988,597	\$42,366,730
	3 Total Principal and Accrued Interest Balance	\$1,239,767,128	\$1,234,367,190	\$1,229,664,923	\$1,223,449,638	\$1,218,998,426	\$1,213,403,176	\$1,207,716,208	\$1,200,380,732	\$1,194,488,576	\$1,189,082,477	\$1,183,270,319	\$1,177,997,979	\$1,170,596,325
	4 Number of Loans	36,080	35,952	35,807	35,644	35,539	35,351	35,206	34,981	34,823	34,655	34,468	34,351	34,130
	5 Number of Borrower	28,915	28,835	28,749	28,650	28,589	28,471	28,375	28,232	28,126	28,031	27,925	27,842	27,708
<b>C.</b>	1 Borrower Payments- Principal	\$5,127,881	\$5,469,945	\$4,799,773	\$4,978,250	\$4,916,648	\$5,475,367	\$4,702,526	\$6,762,862	\$4,980,791	\$4,869,063	\$4,957,882	\$4,686,564	\$5,193,913
	2 Borrower Payments- Interest	\$2,218,754	\$2,145,663	\$2,124,669	\$2,185,295	\$2,163,756	\$2,167,226	\$2,077,229	\$2,139,256	\$2,115,861	\$2,030,946	\$2,153,731	\$2,079,046	\$2,126,400
<b>D.</b>	1 Funds Transferred	\$6,000,000	\$0	\$0	\$0	\$0	\$0	\$6,000,000	\$0	\$0	\$0	\$0	\$0	\$5,000,000
	2 Administration Fees	\$462,275	\$460,210	\$458,351	\$456,170	\$454,526	\$452,410	\$450,430	\$447,671	\$445,422	\$443,329	\$441,241	\$439,344	\$436,737
	3 Cash Release to Access Group, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%
	2 Weighted Average Remaining Maturity (WARM)	275	274	274	273	272	272	271	271	270	269	269	268	268
<b>F.</b>	1 Senior Notes Outstanding	\$1,251,744,930	\$1,227,929,521	\$1,227,929,521	\$1,227,929,521	\$1,211,684,631	\$1,211,684,631	\$1,211,684,631	\$1,189,101,522	\$1,189,101,522	\$1,189,101,522	\$1,169,058,703	\$1,169,058,703	\$1,169,058,703
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	4 Senior Notes Principal Distribution	\$0	\$23,815,408	\$0	\$0	\$16,244,890	\$0	\$0	\$22,583,109	\$0	\$0	\$20,042,819	\$0	\$0
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.66%	1.62%	2.09%	1.87%	2.06%	2.07%	1.53%	2.08%	1.93%	2.55%	1.83%	1.76%	1.62%
	6 Senior Asset Percentage	103.20%	103.27%	103.28%	103.28%	103.34%	103.35%	103.35%	103.42%	103.43%	103.48%	103.57%	103.62%	103.65%
	7 Subordinate Asset Percentage	98.03%	98.00%	98.01%	98.01%	98.00%	98.01%	98.01%	97.98%	97.99%	98.04%	98.04%	98.08%	98.11%