

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2010  
Collection Period: 09/01/10-09/30/10

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	August 31, 2010	Change	September 30, 2010			
1 Principal Balance	\$1,164,630,907.26	(\$6,058,275.53)	\$1,158,572,631.73			
2 Accrued Interest (Include SAP Estimate & ISP)	\$5,965,417.79	\$16,550.41	\$5,981,968.20			
3 Total Principal And Accrued Interest Balance	\$1,170,596,325.05	(\$6,041,725.12)	\$1,164,554,599.93			
4 Fund Accounts Balance	\$42,366,729.62	(\$18,909,341.28)	\$23,457,388.34			
5 Total Student Loans And Fund Balance	\$1,212,963,054.67	(\$24,951,066.40)	\$1,188,011,988.27			
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)	267			
3 Number of Loans	34,130	(152)	33,978			
4 Number of Borrowers	27,708	(96)	27,612			
C. Notes and Certificates						
	9/30/2010 Int. Rate	Balance 8/31/2010	Change	Balance 9/30/2010	% 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	0.46938%	\$115,053,000.00	(\$10,832,000.00)	\$104,221,000.00	8.61%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	1.75600%	\$53,400,000.00	\$0.00	\$53,400,000.00	4.41%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	1.74400%	\$39,050,000.00	\$0.00	\$39,050,000.00	3.22%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	1.74800%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.96%	
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	0.54938%	\$151,212,538.24	(\$13,255,129.65)	\$137,957,408.59	11.39%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	1.73900%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.37%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	1.75100%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.37%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.75600%	\$40,850,000.00	\$0.00	\$40,850,000.00	3.37%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	1.74800%	\$40,800,000.00	\$0.00	\$40,800,000.00	3.37%	
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	1.63%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.39938%	\$50,721,164.93	\$0.00	\$50,721,164.93	4.19%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.49938%	\$414,672,000.00	\$0.00	\$414,672,000.00	34.24%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	1.74900%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.37%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	1.75600%	\$51,600,000.00	\$0.00	\$51,600,000.00	4.26%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	1.72900%	\$65,000,000.00	\$0.00	\$65,000,000.00	5.37%	
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	1.75600%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.86%	
13 Total Notes and Certificates	1.01727%	\$1,235,008,703.17	(\$24,087,129.65)	\$1,210,921,573.52	100.00%	
D. Fund Balances						
	08/31/10	Change	09/30/10			
1 Acquisition Fund	\$0.01	\$0.00	\$0.01			
2 Administration Fund	\$2,514,205.75	(\$16,982.78)	\$2,497,222.97			
3 Capitalized Interest Fund	\$16,366,150.00	(\$5,000,000.00)	\$11,366,150.00			
4 Collection Fund	\$10,236,531.86	(\$1,130,280.78)	\$9,106,251.08			
5 Debt Service Fund - Interest Account	\$1,338,470.51	(\$850,706.23)	\$487,764.28			
6 Debt Service Fund - Principal Account	\$11,911,371.49	(\$11,911,371.49)	\$0.00			
7 Total Fund Accounts Balance	\$42,366,729.62	(\$18,909,341.28)	\$23,457,388.34			

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

Monthly Servicing Report

Report Date: October 25, 2010

Collection Period: 09/01/10-09/30/10

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>09/01/10-09/30/10</b>	
	1 Borrower Payments	(\$4,984,332.95)	
	2 Claim Payments	(\$1,408,456.18)	
	3 Refunds	\$1,452.20	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$0.00	
	<b>6 Total Principal Collections</b>	<b>(\$6,391,336.93)</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$362,290.40	
	2 Cancellations/Reissues	\$0.00	
	3 Capitalized Guarantee Fees	\$0.00	
	4 Other Adjustments	(\$29,229.00)	
	<b>5 Total Non-Cash Principal Activity</b>	<b>\$333,061.40</b>	
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,058,275.53)</b>	
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$2,098,113.84)	
	2 Claim Payments	(\$56,706.08)	
	3 Reversals	\$0.00	
	4 New Acquisitions	\$0.00	
	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>(\$2,154,819.92)</b>	
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$2,458,072.87	
	2 Interest Subsidy Payment Accruals	\$102,089.58	
	3 Special Allowance Payment Accrual estimate (SAP)	(\$38,453.00)	
	4 Capitalized Interest	(\$362,290.40)	
	5 Other Adjustments	\$11,951.28	
	<b>6 Total Non-Cash Interest Activity</b>	<b>\$2,171,370.33</b>	
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$16,550.41</b>	

# ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	<b>Collection Fund</b>	<b>September 30, 2010</b>	
	1 Beginning Balance	\$14,687,034.90	
	2 Transfers to Other Funds	(\$14,687,034.90)	
	3 Payments Received	\$7,046,934.31	
	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	1,408,456.18	
	8 Guarantee Payments of Interest	56,706.08	
	9 Sale Proceeds/Repurchases	\$0.00	
	10 Interest and Other Earnings	\$10,461.36	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 <b>Ending Balance</b>	<b>\$8,522,557.93</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	\$1,468,908.48	\$1,468,908.48      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,112,597.41	\$1,112,597.41      \$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	\$124,587.15	\$124,587.15      \$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	\$5,816,464.89	\$5,816,464.89      \$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>\$8,522,557.93</b>	<b>\$8,522,557.93      \$0.00</b>

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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)	\$8,522,557.93	\$8,522,557.93
B.	Administration Funds	\$1,468,908.48	\$7,053,649.45
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	\$7,053,649.45
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$38,048.31	\$7,015,601.14
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$153,856.08	\$6,861,745.06
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$52,631.59	\$6,809,113.47
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,809,113.47
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$58,948.59	\$6,750,164.88
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$55,024.95	\$6,695,139.93
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$55,024.95	\$6,640,114.98
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$55,024.95	\$6,585,090.03
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$117,552.96	\$6,467,537.07
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$15,755.46	\$6,451,781.61
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$161,061.37	\$6,290,720.24
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$90,675.00	\$6,200,045.24
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$69,505.20	\$6,130,540.04
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$189,488.00	\$5,941,052.04
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,941,052.04
	Total Interest Distribution on Senior Notes or Obligations:	\$1,112,597.41	
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	\$5,941,052.04
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,941,052.04
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,941,052.04
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,941,052.04
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,941,052.04
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,941,052.04
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,941,052.04
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,941,052.04
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,941,052.04
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,941,052.04
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,941,052.04
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,941,052.04
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,941,052.04
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,941,052.04
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,941,052.04
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,941,052.04
	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	\$31,991.25	\$5,909,060.79
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$26,535.90	\$5,882,524.89
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$66,060.00	\$5,816,464.89
	Total Interest Distribution on Subordinate Notes or Obligations:	\$124,587.15	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,816,464.89
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,816,464.89	\$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: October 25, 2010  
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V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	September 30, 2010	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$2,098,359.73	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$436,736.59	
	5 Minus amounts required..ED..guarantee agencies	\$950,644.67	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$66,499.75	
	<b>Net Loan Rate</b>	<b>1.54%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,164,554,599.93	
	2 Fund Balances	\$23,457,726.49	
	3 Senior Notes Interest	\$339,292.36	
	4 Senior Notes Outstanding	\$1,144,971,573.52	
	<b>Senior Asset Percentage</b>	<b>103.73%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,164,554,599.93	
	2 Fund Balances	\$23,457,726.49	
	3 All Notes Interest	\$368,084.20	
	4 All Notes Outstanding	\$1,210,921,573.52	
	<b>Subordinate Asset Percentage</b>	<b>98.08%</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					9/30/2010
A.	September 30, 2010	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	6,226	\$32,548,060.04	2.81%	
	2 UnSubsidized Stafford	5,593	\$44,263,528.09	3.82%	
	3 Consolidation	22,159	\$1,081,761,043.60	93.37%	
	4 Total By Loan Type Distribution	33,978	\$1,158,572,631.73	100.00%	
B.	Borrower Status Distribution:				
	1 In-School	444	\$2,738,928.56	0.24%	
	2 In-School Consolidations	557	\$22,402,795.77	1.93%	
	3 Grace	205	\$1,354,436.30	0.12%	
	4 Deferment	2,399	\$50,560,015.19	4.36%	
	5 Forbearance	2,417	\$80,122,254.65	6.92%	
	6 Repayment	27,824	\$997,986,374.94	86.14%	
	7 Claims	132	\$3,407,826.32	0.29%	
	8 Total By Borrower Status Distribution	33,978	\$1,158,572,631.73	100.00%	
C.	School Type Distribution:				
	1 Graduate	32,159	\$1,152,980,415.92	99.52%	
	2 Undergraduate	1,819	\$5,592,215.81	0.48%	
	3 Total By School Type Distribution	33,978	\$1,158,572,631.73	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	245	\$1,395,954	4.26%	199	\$1,654,729	3.67%	557	\$22,883,186	2.11%			
B. Grace												
Current	117	\$647,761	1.98%	88	\$870,751	1.93%	0	\$0	0.00%			
C. TOTAL INTERIM	362	\$2,043,715	6.24%	287	\$2,525,480	5.60%	557	\$22,883,186	2.11%			
D. REPAYMENT:												
Active												
Current	3,281	\$14,781,678	45.13%	2,919	\$19,735,550	43.74%	19,034	\$895,113,669	82.41%			
1-29 Days Delinquent	208	\$1,134,318	3.46%	187	\$1,411,315	3.13%	481	\$26,871,340	2.47%			
30-59 Days Delinquent	161	\$938,502	2.87%	142	\$1,259,851	2.79%	238	\$13,947,903	1.28%			
60-89 Days Delinquent	122	\$723,610	2.21%	114	\$926,527	2.05%	94	\$5,879,205	0.54%			
90-119 Days Delinquent	70	\$433,536	1.32%	67	\$648,388	1.44%	64	\$4,185,997	0.39%			
>120 Days Delinquent	258	\$1,525,716	4.66%	237	\$1,968,114	4.36%	147	\$9,049,699	0.83%			
E. Deferment:												
Current	982	\$5,465,560	16.69%	850	\$6,956,022	15.42%	567	\$38,672,206	3.56%			
F. Forbearance:												
Current	735	\$5,347,421	16.33%	746	\$9,244,855	20.49%	936	\$66,861,370	6.16%			
G. Claims	47	\$358,079	1.09%	44	\$447,524	0.99%	41	\$2,729,654	0.25%			
H. TOTAL REPAYMENT	5,864	\$30,708,420	93.76%	5,306	\$42,598,144	94.40%	21,602	\$1,063,311,044	97.89%			
I. TOTAL PORTFOLIO	6,226	\$32,752,135	100.00%	5,593	\$45,123,624	100.00%	22,159	\$1,086,194,230	100.00%			
J. GRAND TOTAL					\$1,164,069,989							

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/10-09/30/10 10/25/10
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$1,210,921,574</b>
<b>B.</b>	1 Total Principal Balance	\$1,158,572,632
	2 Total Fund Accounts Balance	\$23,457,388
	3 Total Principal and Accrued Interest Balance	\$1,164,554,600
	4 Number of Loans	33,978
	5 Number of Borrowers	27,612
<b>C.</b>	1 Borrower Payments- Principal	\$4,984,333
	2 Borrower Payments- Interest	\$2,098,114
<b>D.</b>	1 Funds Transferred	\$0
	2 Administrative Allowance	\$434,465
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.18%
	2 Weighted Average Remaining Maturity (WARM)	267
<b>F.</b>	1 Senior Notes Outstanding	\$1,144,971,574
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$24,087,130
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.54%
	6 Senior Asset Percentage	103.73%
	7 Subordinate Asset Percentage	98.08%



# ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2010

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

	Collection Period Reporting Date	September-09	October-09	November-09	December-09	January-10	February-10	March-10	April-10	May-10	June-10	July-10	August-10	September-10
		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	10/25/2010
<b>A.</b>	<b>1 Asset Backed Securities</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>\$1,210,921,574</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$1,158,572,632
	2 Total Fund Accounts Balance	\$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	\$23,457,388
	3 Total Principal and Accrued Interest Balance	\$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	\$1,164,554,600
	4 Number of Loans	35,952	35,807	35,644	35,539	35,351	35,206	34,981	34,823	34,655	34,468	34,351	34,130	33,978
	5 Number of Borrower	28,835	28,749	28,650	28,589	28,471	28,375	28,232	28,126	28,031	27,925	27,842	27,708	27,612
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,984,333
	2 Borrower Payments- Interest	\$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	\$2,098,114
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$6,000,000	\$0	\$0	\$0	\$0	\$0	\$5,000,000	\$0
	2 Administration Fees	\$460,210	\$458,351	\$456,170	\$454,526	\$452,410	\$450,430	\$447,671	\$445,422	\$443,329	\$441,241	\$439,344	\$436,737	\$434,465
	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%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%
	2 Weighted Average Remaining Maturity (WARM)	274	274	273	272	272	271	271	270	269	269	268	268	267
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$1,144,971,574
	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	\$23,815,408	\$0	\$0	\$16,244,890	\$0	\$0	\$22,583,109	\$0	\$0	\$20,042,819	\$0	\$0	\$24,087,130
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.62%	2.09%	1.87%	2.06%	2.07%	1.53%	2.08%	1.93%	2.55%	1.83%	1.76%	1.62%	1.54%
	6 Senior Asset Percentage	103.27%	103.28%	103.28%	103.34%	103.35%	103.35%	103.42%	103.43%	103.48%	103.57%	103.62%	103.65%	103.73%
	7 Subordinate Asset Percentage	98.00%	98.01%	98.01%	98.00%	98.01%	98.01%	97.98%	97.99%	98.04%	98.04%	98.08%	98.11%	98.08%