

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2012  
Collection Period: 09/01/12-09/30/12

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A.	Student Loan Portfolio and Fund Balance	August 31, 2012		Change		September 30, 2012
	1 Principal Balance	\$1,025,780,071.25		(\$6,816,429.52)		\$1,018,963,641.73
	2 Accrued Interest (Include SAP Estimate & ISP)	\$4,781,082.92		\$113,975.60		\$4,895,058.52
	3 Total Principal And Accrued Interest Balance	\$1,030,561,154.17		(\$6,702,453.92)		\$1,023,858,700.25
	4 Fund Accounts Balance	\$30,297,139.49		(\$15,656,817.94)		\$14,640,321.55
	5 Total Student Loans And Fund Balance	\$1,060,858,293.66		(\$22,359,271.86)		\$1,038,499,021.80
B.		3.19%		0.00%		3.19%
	1 Weighted Average Coupon (WAC) [not including SAP]	249		0		249
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	30,355		(222)		30,133
	3 Number of Loans	25,230		(157)		25,073
	4 Number of Borrowers					
C.	Notes and Certificates	9/30/2012	Balance	Change		Balance
		Int. Rate	8/31/2012			9/30/2012
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	0.00000%	\$0.00	\$0.00		\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	0.54925%	\$34,917,000.00	(\$8,992,000.00)		\$25,925,000.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	1.71100%	\$53,400,000.00	\$0.00		\$53,400,000.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	1.70300%	\$39,050,000.00	\$0.00		\$39,050,000.00
	5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	1.70700%	\$23,750,000.00	\$0.00		\$23,750,000.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	0.00000%	\$0.00	\$0.00		\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	0.62925%	\$75,835,632.34	(\$12,783,526.77)		\$63,052,105.57
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	1.70300%	\$40,850,000.00	\$0.00		\$40,850,000.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	1.71000%	\$40,850,000.00	\$0.00		\$40,850,000.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	1.71700%	\$40,850,000.00	\$0.00		\$40,850,000.00
	11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	1.71100%	\$40,800,000.00	\$0.00		\$40,800,000.00
	12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	1.70000%	\$19,700,000.00	\$0.00		\$19,700,000.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	0.47925%	\$50,721,164.93	\$0.00		\$50,721,164.93
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	0.57925%	\$414,672,000.00	\$0.00		\$414,672,000.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	1.70800%	\$65,000,000.00	\$0.00		\$65,000,000.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	1.70000%	\$51,600,000.00	\$0.00		\$51,600,000.00
	17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	1.37000%	\$65,000,000.00	\$0.00		\$65,000,000.00
	18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	0.00000%	\$0.00	\$0.00		\$0.00
	19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	1.71600%	\$22,500,000.00	\$0.00		\$22,500,000.00
	13 Total Notes and Certificates	1.09300%	\$1,079,495,797.27	(\$21,775,526.77)		\$1,057,720,270.50
D.	Fund Balances	08/31/12		Change		09/30/12
	1 Acquisition Fund	\$0.00		\$0.00		\$0.00
	2 Administration Fund	\$539,136.44		\$16,982.78		\$556,119.22
	3 Capitalized Interest Fund	\$4,366,150.00		\$0.00		\$4,366,150.00
	4 Collection Fund	\$9,922,340.16		(\$793,220.87)		\$9,129,119.29
	5 Debt Service Fund - Interest Account	\$962,560.48		(\$373,627.44)		\$588,933.04
	6 Debt Service Fund - Principal Account	\$14,506,952.41		(\$14,506,952.41)		\$0.00
	7 Total Fund Accounts Balance	\$30,297,139.49		(\$15,656,817.94)		\$14,640,321.55

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Monthly Servicing Report

Report Date: October 25, 2012

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II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>09/01/12-09/30/12</b>	
	1 Borrower Payments	(\$6,390,307.37)	
	2 Claim Payments	(\$665,602.63)	
	3 Refunds	\$0.00	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$0.00	
	<b>6 Total Principal Collections</b>	<b>(\$7,055,910.00)</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$184,264.94	
	2 Cancellations/Reissues	\$0.00	
	3 Capitalized Guarantee Fees	\$0.00	
	4 Other Adjustments	\$55,215.54	
	<b>5 Total Non-Cash Principal Activity</b>	<b>\$239,480.48</b>	
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,816,429.52)</b>	
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$1,838,394.93)	
	2 Claim Payments	(\$18,386.29)	
	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>(\$1,856,781.22)</b>	
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$2,198,531.16	
	2 Interest Subsidy Payment Accruals	\$62,977.57	
	3 Special Allowance Payment Accrual estimate (SAP)	(\$50,461.39)	
	4 Capitalized Interest	(\$184,264.94)	
	5 Other Adjustments	(\$56,025.58)	
	<b>6 Total Non-Cash Interest Activity</b>	<b>\$1,970,756.82</b>	
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$113,975.60</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>September 30, 2012</b>	
	1 Beginning Balance	\$9,632,179.12	
	2 Transfers to Other Funds	(\$9,632,179.12)	
	3 Payments Received	\$6,118,267.01	
	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	\$665,602.63	
	8 Guarantee Payments of Interest	\$18,386.29	
	9 Sale Proceeds/Repurchases	\$0.00	
	10 Interest and Other Earnings	\$2,769.80	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 <b>Ending Balance</b>	<b>\$6,805,025.73</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	\$1,295,826.83	\$1,295,826.83      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$885,803.96	\$885,803.96      \$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	\$87,331.36	\$87,331.36      \$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	\$4,536,063.58	\$4,536,063.58      \$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>\$6,805,025.73</b>	<b>\$6,805,025.73      \$0.00</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)	\$6,805,025.73	\$6,805,025.73
B.	Administration Funds	\$1,295,826.83	\$5,509,198.90
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	\$5,509,198.90
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$11,866.09	\$5,497,332.81
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$62,456.64	\$5,434,876.17
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$51,108.64	\$5,383,767.53
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,383,767.53
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$33,062.95	\$5,350,704.58
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$53,431.80	\$5,297,272.78
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$53,562.52	\$5,243,710.26
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$53,464.48	\$5,190,245.78
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$106,798.08	\$5,083,447.70
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$20,256.77	\$5,063,190.93
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$200,165.63	\$4,863,025.30
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$85,228.00	\$4,777,797.30
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$67,575.36	\$4,710,221.94
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$86,827.00	\$4,623,394.94
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,623,394.94
	Total Interest Distribution on Senior Notes or Obligations:	\$885,803.96	
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	\$4,623,394.94
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,623,394.94
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,623,394.94
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,623,394.94
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,623,394.94
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,623,394.94
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,623,394.94
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,623,394.94
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,623,394.94
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,623,394.94
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,623,394.94
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,623,394.94
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,623,394.94
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,623,394.94
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,623,394.94
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,623,394.94
	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	\$31,065.00	\$4,592,329.94
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$25,783.36	\$4,566,546.58
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$30,483.00	\$4,536,063.58
	Total Interest Distribution on Subordinate Notes or Obligations:	\$87,331.36	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,536,063.58
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,536,063.58	\$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: October 25, 2012  
Collection Period: 09/01/12-09/30/12

V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	September 30, 2012	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$1,902,034.49	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$384,667.53	
	5 Minus amounts required..ED..guarantee agencies	\$847,184.47	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$66,499.75	
	<b>Net Loan Rate</b>	<b>1.44%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,023,858,700.25	
	2 Fund Balances	\$14,642,159.28	
	3 Senior Notes Interest	\$334,688.91	
	4 Senior Notes Outstanding	\$991,770,270.50	
	<b>Senior Asset Percentage</b>	<b>104.68%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,023,858,700.25	
	2 Fund Balances	\$14,642,159.28	
	3 All Notes Interest	\$372,985.67	
	4 All Notes Outstanding	\$1,057,720,270.50	
	<b>Subordinate Asset Percentage</b>	<b>98.15%</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2012

Collection Period: 09/01/12-09/30/12

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics					9/30/2012
A.	September 30, 2012	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	4,837	\$22,570,486.52	2.22%	
	2 UnSubsidized Stafford	4,455	\$32,359,718.25	3.18%	
	3 Consolidation	20,841	\$964,033,436.96	94.61%	
	4 Total By Loan Type Distribution	30,133	\$1,018,963,641.73	100.00%	
B.	Borrower Status Distribution:				
	1 In-School	134	\$815,347.96	0.08%	
	2 In-School Consolidations	376	\$15,228,830.30	1.49%	
	3 Grace	61	\$396,049.49	0.04%	
	4 Deferment	1,343	\$26,673,353.88	2.62%	
	5 Forbearance	1,603	\$51,913,082.54	5.09%	
	6 Repayment	26,518	\$921,695,855.58	90.45%	
	7 Claims	98	\$2,241,121.98	0.22%	
	8 Total By Borrower Status Distribution	30,133	\$1,018,963,641.73	100.00%	
C.	School Type Distribution:				
	1 Graduate	28,794	\$1,015,154,254.26	99.63%	
	2 Undergraduate	1,339	\$3,809,387.47	0.37%	
	3 Total By School Type Distribution	30,133	\$1,018,963,641.73	100.00%	

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

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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 (%)
A.	INTERIM: In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
	Current	72	\$406,288	1.79%	62	\$519,784	1.58%	376	\$15,605,259	1.61%
B.	Grace									
	Current	32	\$206,725	0.91%	29	\$243,880	0.74%	0	\$0	0.00%
C.	TOTAL INTERIM	104	\$613,013	2.70%	91	\$763,663	2.33%	376	\$15,605,259	1.61%
D.	REPAYMENT: Active									
	Current	2,728	\$10,722,336	47.27%	2,478	\$15,410,255	46.96%	17,542	\$782,400,887	80.82%
	1-29 Days Delinquent	422	\$1,903,494	8.39%	387	\$2,655,217	8.09%	1,308	\$67,730,699	7.00%
	30-59 Days Delinquent	164	\$970,142	4.28%	153	\$1,258,586	3.84%	240	\$13,912,750	1.44%
	60-89 Days Delinquent	90	\$531,956	2.35%	88	\$756,449	2.30%	94	\$5,361,349	0.55%
	90-119 Days Delinquent	66	\$356,579	1.57%	52	\$369,922	1.13%	68	\$4,238,557	0.44%
	>120 Days Delinquent	221	\$1,360,715	6.00%	221	\$1,990,105	6.06%	196	\$12,003,949	1.24%
E.	Deferment:									
	Current	540	\$3,032,045	13.37%	486	\$4,288,714	13.07%	317	\$19,744,363	2.04%
F.	Forbearance:									
	Current	466	\$2,990,608	13.18%	467	\$5,067,661	15.44%	670	\$45,192,929	4.67%
G.	Claims	36	\$203,627	0.90%	32	\$257,538	0.78%	30	\$1,844,754	0.19%
H.	TOTAL REPAYMENT	4,733	\$22,071,502	97.30%	4,364	\$32,054,447	97.67%	20,465	\$952,430,238	98.39%
I.	TOTAL PORTFOLIO	4,837	\$22,684,515	100.00%	4,455	\$32,818,110	100.00%	20,841	\$968,035,497	100.00%
J.	GRAND TOTAL					\$1,023,538,122				

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Monthly Servicing Report

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/12-09/30/12 10/25/12
A.	1 ABS Notes Outstanding	\$1,057,720,271
B.	1 Total Principal Balance	\$1,018,963,642
	2 Total Fund Accounts Balance	\$14,640,322
	3 Total Principal and Accrued Interest Balance	\$1,023,858,700
	4 Number of Loans	30,133
	5 Number of Borrowers	25,073
C.	1 Borrower Payments- Principal	\$6,390,307
	2 Borrower Payments- Interest	\$1,838,395
D.	1 Funds Transferred	\$0
	2 Administrative Allowance	\$382,111
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.19%
	2 Weighted Average Remaining Maturity (WARM)	249
F.	1 Senior Notes Outstanding	\$991,770,271
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$21,775,527
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	1.44%
	6 Senior Asset Percentage	104.68%
	7 Subordinate Asset Percentage	98.15%



# ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2012

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

	Collection Period Reporting Date	September-11	October-11	November-11	December-11	January-12	February-12	March-12	April-12	May-12	June-12	July-12	August-12	September-12
		10/25/2011	11/25/2011	12/27/2011	1/25/2012	2/27/2012	3/26/2012	4/25/2012	5/25/2012	6/25/2012	7/25/2012	8/27/2012	9/25/2012	10/25/2012
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$1,129,765,102</b>	<b>\$1,129,765,102</b>	<b>\$1,129,765,102</b>	<b>\$1,113,588,004</b>	<b>\$1,113,588,004</b>	<b>\$1,113,588,004</b>	<b>\$1,097,324,457</b>	<b>\$1,097,324,457</b>	<b>\$1,097,324,457</b>	<b>\$1,079,495,797</b>	<b>\$1,079,495,797</b>	<b>\$1,079,495,797</b>	<b>\$1,057,720,271</b>
<b>B.</b>	1 Total Principal Balance	\$1,088,079,656	\$1,082,738,653	\$1,077,708,527	\$1,073,034,692	\$1,067,143,362	\$1,062,178,656	\$1,056,180,424	\$1,051,914,418	\$1,046,226,049	\$1,039,667,778	\$1,033,375,471	\$1,025,780,071	\$1,018,963,642
	2 Total Fund Accounts Balance	\$15,821,767	\$21,534,138	\$26,944,901	\$15,326,270	\$21,262,451	\$26,649,246	\$15,348,611	\$19,975,216	\$26,083,195	\$15,149,139	\$22,340,880	\$30,297,139	\$14,640,322
	3 Total Principal and Accrued Interest Balance	\$1,093,136,495	\$1,087,839,710	\$1,082,695,159	\$1,078,241,102	\$1,072,382,520	\$1,067,172,312	\$1,061,230,370	\$1,056,907,510	\$1,051,292,837	\$1,044,465,245	\$1,038,149,975	\$1,030,561,154	\$1,023,858,700
	4 Number of Loans	32,146	32,020	31,903	31,783	31,633	31,533	31,426	31,262	31,128	30,905	30,628	30,355	30,133
	5 Number of Borrower	26,417	26,331	26,249	26,171	26,066	26,004	25,945	25,812	25,724	25,574	25,406	25,230	25,073
<b>C.</b>	1 Borrower Payments- Principal	\$4,433,022	\$4,932,865	\$4,766,217	\$4,287,808	\$5,549,575	\$4,930,128	\$5,259,197	\$4,295,904	\$5,620,784	\$6,687,168	\$6,447,105	\$7,261,895	\$6,390,307
	2 Borrower Payments- Interest	\$2,000,519	\$1,968,704	\$1,950,802	\$2,525,051	\$1,831,083	\$1,712,791	\$1,958,950	\$2,006,434	\$1,973,738	\$1,903,132	\$1,886,581	\$1,938,470	\$1,838,395
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$400,000	\$0	\$400,000	\$712,079	\$0	\$0	\$0	\$0
	2 Administration Fees	\$408,030	\$406,027	\$404,141	\$402,388	\$400,179	\$398,317	\$396,068	\$394,468	\$392,335	\$389,875	\$387,516	\$384,668	\$382,111
	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%	3.19%	3.19%	3.19%
	2 Weighted Average Remaining Maturity (WARM)	259	259	258	257	256	253	247	247	248	248	248	249	249
<b>F.</b>	1 Senior Notes Outstanding	\$1,063,815,102	\$1,063,815,102	\$1,063,815,102	\$1,047,638,004	\$1,047,638,004	\$1,047,638,004	\$1,031,374,457	\$1,031,374,457	\$1,031,374,457	\$1,013,545,797	\$1,013,545,797	\$1,013,545,797	\$991,770,271
	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	\$20,293,058	\$0	\$0	\$16,177,098	\$0	\$0	\$16,263,547	\$0	\$0	\$17,828,660	\$0	\$0	\$21,775,527
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.70%	1.73%	1.53%	1.70%	1.56%	2.18%	1.50%	1.42%	1.56%	1.45%	1.60%	1.56%	1.44%
	6 Senior Asset Percentage	104.22%	104.22%	104.22%	104.34%	104.31%	104.29%	104.35%	104.35%	104.37%	104.52%	104.58%	104.58%	104.68%
	7 Subordinate Asset Percentage	98.13%	98.13%	98.13%	98.16%	98.13%	98.11%	98.07%	98.07%	98.09%	98.13%	98.19%	98.19%	98.15%