

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2016  
Collection Period: 09/01/16 to 09/30/16

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
				August 31, 2016	Change	September 30, 2016			
1 Principal Balance				\$763,585,457.21	(\$4,863,300.97)	\$758,722,156.24			
2 Accrued Interest				\$3,503,581.96	(\$49,720.72)	\$3,453,861.24			
3 Accrued ISP				\$60,616.91	\$28,047.78	\$88,664.69			
4 Accrued SAP				\$136,435.82	\$65,406.12	\$201,841.94			
5 Total Principal And Accrued Interest Balance				\$767,286,091.90	(\$4,913,021.69)	\$762,466,524.11			
6 Fund Accounts Balance				\$23,566,053.70	(\$12,746,558.64)	\$10,819,495.06			
7 Total Student Loans And Fund Balance				\$790,852,145.60	(\$17,659,580.33)	\$773,286,019.17			
1 Weighted Average Coupon (WAC) [not including SAP]				2.73%	0.00%	2.73%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]				208	0	208			
3 Number of Loans				22,840	(130)	22,710			
4 Number of Borrowers				20,213	(81)	20,132			
C. Notes and Certificates									
				9/30/2016 Int. Rate	Balance 8/31/2016	Change	Balance 9/30/2016	% 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				2.04300%	\$53,400,000.00	\$0.00	\$53,400,000.00	6.78%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 ARC 00432CAN1				2.02700%	\$39,050,000.00	\$0.00	\$39,050,000.00	4.96%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B ARC 00432CAP6				0.26700%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.01%	
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				1.87800%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.18%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 ARC 00432CBA8				2.01800%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.18%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 ARC 00432CBB6				2.03100%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.18%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 ARC 00432CBC4				2.02500%	\$40,800,000.00	\$0.00	\$40,800,000.00	5.18%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B ARC 00432CBE0				2.03100%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.50%	
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				1.06672%	\$301,728,049.31	(\$17,203,475.99)	\$284,524,573.32	36.11%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 ARC 00432CBP5				1.94700%	\$65,000,000.00	\$0.00	\$65,000,000.00	8.25%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 ARC 00432CBQ3				1.97500%	\$51,600,000.00	\$0.00	\$51,600,000.00	6.55%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 ARC 00432CBR1				1.49500%	\$65,000,000.00	\$0.00	\$65,000,000.00	8.25%	
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				2.04600%	\$22,500,000.00	\$0.00	\$22,500,000.00	2.86%	
20 Total Notes and Certificates				1.56690%	\$805,078,049.31	(\$17,203,475.99)	\$787,874,573.32	100.00%	
D. Fund Balances									
				08/31/16	Change	09/30/16			
1 Acquisition Fund				\$0.00	\$0.00	\$0.00			
2 Administration Fund				\$527,914.11	(\$1,855.87)	\$526,058.24			
3 Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00			
4 Collection Fund				\$8,899,366.88	(\$2,060,967.52)	\$6,838,399.36			
5 Debt Service Fund - Interest Account				\$801,371.90	(\$208,415.44)	\$592,956.46			
6 Debt Service Fund - Principal Account				\$10,475,319.81	(\$10,475,319.81)	\$0.00			
7 Total Fund Accounts Balance				\$23,566,053.70	(\$12,746,558.64)	\$10,819,495.06			

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals			
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION
		9/30/2016	9/30/2016
	1 Borrower Payments - Total	(\$4,439,929.71)	(\$3,929,232.01)
	2 Claim Payments	(\$808,890.17)	(\$711,188.46)
	3 Refunds	\$5,693.11	\$5,456.17
	4 Reversals	\$0.00	\$0.00
	5a New Acquisitions - Principal	\$0.00	\$0.00
	5b Cancellations - Principal	\$0.00	\$0.00
	5c New Acquisitions - Sale Transfers	\$0.00	\$0.00
	5d New Acquisitions - Repurchases	\$198,680.67	\$198,680.67
	5 New Acquisitions - Total	\$198,680.67	\$198,680.67
	6 Total Cash Principal Activity	(\$5,044,446.10)	(\$4,436,283.63)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$188,427.54	\$179,873.82
	2 New Acquisitions/Cancellations - Fees	\$0.00	\$0.00
	3 Capitalized Guarantee Fees	\$0.00	\$0.00
	4a Small Balance and Other Adjustments	\$6,211.74	\$6,374.34
	4b Adjustments - Write-offs	(\$13,494.15)	(\$11,532.37)
	4 Total Adjustments	(\$7,282.41)	(\$5,158.03)
	5 Total Non-Cash Principal Activity	\$181,145.13	\$174,715.79
C.	Total Student Loan Principal Activity	(\$4,863,300.97)	(\$4,261,567.84)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total	(\$1,520,074.73)	(\$1,483,410.49)
	2 Claim Payments	(\$25,078.50)	(\$22,671.10)
	3 Reversals	\$0.00	\$0.00
	4a New Acquisitions - Sale Transfers	\$0.00	\$0.00
	4b New Acquisitions - Repurchases	\$0.00	\$0.00
	4 New Acquisitions	\$0.00	\$0.00
	5 Other Adjustments	\$0.00	\$0.00
	6 Subsidy Payments	\$0.00	\$0.00
	7 Special Allowance Payments	\$0.00	\$0.00
	8 Total Cash Interest Activity	(\$1,545,153.23)	(\$1,506,081.59)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$1,681,340.41	\$1,630,034.29
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$28,047.78	\$24,932.00
	3 Special Allowance Payments Estimate	\$65,406.12	\$60,649.88
	4 Capitalized Interest	(\$188,427.54)	(\$179,873.82)
	5a Small Balance and Other Adjustments	(\$7,258.02)	(\$7,368.80)
	5b Adjustments - Write-offs	(\$1,163.06)	(\$661.11)
	5c Other Adjustments - Subsidized Gov't Interest (ISP)	\$0.00	\$0.00
	5d Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00
	5 Total Adjustments	(\$8,421.08)	(\$8,029.91)
	6 Fee Accruals	\$10,940.72	\$9,536.30
	7 Total Non-Cash Interest Activity	\$1,588,886.41	\$1,537,248.74
F.	Total Student Loan Interest Activity	\$43,733.18	\$31,167.15
			\$12,566.03

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### Monthly Servicing Report

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	September 30, 2016	
	1 Beginning Balance	\$8,653,815.71	
	2 Transfers to Other Funds	(\$8,653,815.71)	
	3 Amount received in the collection account related to the collection period	\$5,891,096.16	
	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	\$808,890.17	
	8 Guarantee Payments of Interest	\$25,078.50	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$198,680.67)	
	11 Interest and Other Earnings	\$3,248.86	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	<b>\$6,529,633.02</b>	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection      Transfer/Used from Other Funds
	1a Administrative Allowance	\$284,520.81	\$284,520.81      \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$668,902.68	\$668,902.68      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,014,785.75	\$1,014,785.75      \$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	\$73,837.67	\$73,837.67      \$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	\$4,487,586.11	\$4,487,586.11      \$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	<b>\$6,529,633.02</b>	<b>\$6,529,633.02      \$0.00</b>

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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)	\$6,529,633.02	\$6,529,633.02	\$0.00	
B.	Administration Funds	\$953,423.49	\$5,576,209.53	\$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	\$5,576,209.53	\$0.00	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,576,209.53	\$0.00	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$82,759.32	\$5,493,450.21	\$0.00	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$103,146.67	\$5,390,303.54	\$0.00	
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,390,303.54	\$0.00	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,390,303.54	\$0.00	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$118,930.69	\$5,271,372.85	\$0.00	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$63,440.05	\$5,207,932.80	\$0.00	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$70,409.06	\$5,137,523.74	\$0.00	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$63,174.72	\$5,074,349.02	\$0.00	
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,074,349.02	\$0.00	
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$244,492.60	\$4,829,856.42	\$0.00	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$95,862.00	\$4,733,994.42	\$0.00	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$75,356.64	\$4,658,637.78	\$0.00	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$97,214.00	\$4,561,423.78	\$0.00	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,561,423.78	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$1,014,785.75			
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	\$4,561,423.78	\$0.00	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,561,423.78	\$0.00	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,561,423.78	\$0.00	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,561,423.78	\$0.00	
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,561,423.78	\$0.00	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,561,423.78	\$0.00	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,561,423.78	\$0.00	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,561,423.78	\$0.00	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,561,423.78	\$0.00	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,561,423.78	\$0.00	
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,561,423.78	\$0.00	
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,561,423.78	\$0.00	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,561,423.78	\$0.00	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,561,423.78	\$0.00	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,561,423.78	\$0.00	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,561,423.78	\$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	\$5,030.25	\$4,556,393.53	\$0.00	
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$33,954.92	\$4,522,438.61	\$0.00	
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$34,852.50	\$4,487,586.11	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$73,837.67			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,487,586.11	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,487,586.11	\$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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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	<b>September 30, 2016</b>
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,558,196.12
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$284,520.81
	5 Minus amounts required..ED..guarantee agencies	\$642,690.01
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$24,199.17
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.45%
	<b>Net Loan Rate</b>	<b>1.45%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$762,466,524.11
	2 Fund Balances	\$10,823,175.09
	3 Senior Notes Interest	\$341,158.17
	4 Senior Notes Outstanding	\$721,924,573.32
	<b>Senior Asset Percentage</b>	<b>107.07%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$762,466,524.11
	2 Fund Balances	\$10,823,175.09
	3 All Notes Interest	\$374,953.48
	4 All Notes Outstanding	\$787,874,573.32
	<b>Subordinate Asset Percentage</b>	<b>98.10%</b>

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#### VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	2,377	\$10,762,971.33	1.42%
	2 UnSubsidized Stafford	2,265	\$16,510,214.12	2.18%
	3 Consolidation	18,068	\$731,448,970.79	96.41%
	4 <b>Total By Loan Type Distribution</b>	<b>22,710</b>	<b>\$758,722,156.24</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	24	\$170,495.05	0.02%
	In-School Consolidations	171	\$6,488,790.68	0.86%
	2 Grace	11	\$60,475.44	0.01%
	3 Deferment	367	\$6,577,637.04	0.87%
	4 Forbearance	597	\$18,412,989.77	2.43%
	5 Repayment	21,482	\$724,911,000.33	95.54%
	6 Claims	58	\$2,100,767.93	0.28%
	7 <b>Total By Borrower Status Distribution</b>	<b>22,710</b>	<b>\$758,722,156.24</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	22,135	\$757,246,010.91	99.81%
	2 Undergraduate	575	\$1,476,145.33	0.19%
	3 <b>Total By School Type Distribution</b>	<b>22,710</b>	<b>\$758,722,156.24</b>	<b>100.00%</b>

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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: In-School Current	12	Includes Accrued Int. \$82,890.72	0.76%	12	Includes Accrued Int. \$124,044.81	0.74%	171	Includes Accrued Int. \$6,691,562.85	0.91%
B.	Grace Current	5	\$27,284.79	0.25%	6	\$43,483.27	0.26%	0	\$0.00	0.00%
C.	TOTAL INTERIM	17	\$110,175.51	1.01%	18	\$167,528.08	1.00%	171	\$6,691,562.85	0.91%
D.	REPAYMENT: Active									
	Current	1,580	\$6,297,142.42	57.94%	1,525	\$10,503,854.34	62.58%	16,091	\$628,196,648.87	85.52%
	1-29 Days Delinquent	191	\$869,852.06	8.00%	178	\$1,230,064.55	7.33%	914	\$45,156,077.87	6.15%
	30-59 Days Delinquent	78	\$436,115.96	4.01%	79	\$536,117.50	3.19%	221	\$11,945,170.88	1.63%
	60-89 Days Delinquent	43	\$241,246.06	2.22%	38	\$319,569.69	1.90%	106	\$6,476,749.01	0.88%
	90-119 Days Delinquent	32	\$229,052.49	2.11%	31	\$343,271.89	2.05%	63	\$3,559,179.02	0.48%
	>120 Days Delinquent	88	\$655,531.48	6.03%	91	\$886,487.84	5.28%	133	\$9,211,299.61	1.25%
E.	Deferment: Current	158	\$779,795.69	7.17%	136	\$1,265,793.99	7.54%	73	\$4,666,641.77	0.64%
F.	Forbearance: Current	173	\$1,123,744.64	10.34%	151	\$1,376,857.63	8.20%	273	\$16,722,312.08	2.28%
G.	Claims	17	\$125,762.51	1.16%	18	\$154,622.71	0.92%	23	\$1,897,788.48	0.26%
H.	TOTAL REPAYMENT	2,360	\$10,758,243.31	98.99%	2,247	\$16,616,640.14	99.00%	17,897	\$727,831,867.59	99.09%
I.	TOTAL PORTFOLIO	2,377	\$10,868,418.82	100.00%	2,265	\$16,784,168.22	100.00%	18,068	\$734,523,430.44	100.00%
J.	GRAND TOTAL				\$762,176,017.48					

# ACCESS GROUP, INC.

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

## Monthly Servicing Report

Report Date: October 25, 2016

Collection Period: 09/01/16 to 09/30/16

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/16 to 09/30/16 10/25/16
<b>A.</b>	1 ABS Notes Outstanding	<b>\$787,874,573</b>
<b>B.</b>	1 Total Principal Balance	\$758,722,156
	2 Total Fund Accounts Balance	\$10,819,495
	3 Total Principal and Accrued Interest Balance	\$762,466,524
	4 Number of Loans	22,710
	5 Number of Borrowers	20,132
<b>C.</b>	1 Borrower Payments- Principal	\$4,439,930
	2 Borrower Payments- Interest	\$1,520,075
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$284,521
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	208
<b>F.</b>	1 Senior Notes Outstanding	\$721,924,573
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$17,203,476
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.45%
	6 Senior Asset Percentage	107.07%
	7 Subordinate Asset Percentage	98.10%



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

## Monthly Servicing Report

### Trend Analysis Report

September 30, 2016

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

	Collection Period Reporting Date	November-15	December-15	January-16	February-16	March-16	April-16	May-16	June-16	July-16	August-16	September-16
		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	10/25/16
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$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	\$787,874,573
<b>B.</b>	1 Total Principal Balance	\$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	\$758,722,156
	2 Total Fund Accounts Balance	\$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	\$10,819,495
	3 Total Principal and Accrued Interest Balance	\$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	\$762,466,524
	4 Number of Loans	24,052	23,929	23,779	23,615	23,480	23,337	23,202	23,082	22,963	22,840	22,710
	5 Number of Borrowers	21,065	20,970	20,872	20,753	20,667	20,567	20,464	20,380	20,295	20,213	20,132
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,439,930
	2 Borrower Payments- Interest	\$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	\$1,520,075
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$303,648	\$301,690	\$299,682	\$297,747	\$295,893	\$294,014	\$291,982	\$290,027	\$288,210	\$286,345	\$284,521
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.71%	2.71%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	216	215	214	213	213	212	211	210	209	208	208
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$721,924,573
	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	\$15,153,462	\$0	\$0	\$15,716,578	\$0	\$0	\$15,657,651	\$0	\$0	\$17,203,476
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.44%	1.62%	1.58%	1.32%	1.56%	1.43%	1.54%	1.39%	1.60%	1.54%	1.45%
	6 Senior Asset Percentage	106.53%	106.57%	106.57%	106.57%	106.70%	106.70%	106.70%	106.85%	106.88%	106.91%	107.07%
	7 Subordinate Asset Percentage	98.27%	98.16%	98.16%	98.16%	98.12%	98.12%	98.12%	98.09%	98.12%	98.15%	98.10%