

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 26, 2009
Collection Period: 09/01/09-09/30/09

| I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary | | | | | | |
|---|------------------------|----------------------|--------------------|----------------------|------------------------|--|
| A. Student Loan Portfolio and Fund Balance | | | | | | |
| | August 31, 2009 | Change | September 30, 2009 | | | |
| 1 Principal Balance | \$1,232,733,322.03 | (\$5,505,450.26) | \$1,227,227,871.77 | | | |
| 2 Accrued Interest (Include SAP Estimate & ISP) | \$7,033,806.39 | \$105,511.52 | \$7,139,317.91 | | | |
| 3 Total Principal And Accrued Interest Balance | \$1,239,767,128.42 | (\$5,399,938.74) | \$1,234,367,189.68 | | | |
| 4 Fund Accounts Balance | \$53,434,553.78 | (\$19,425,975.51) | \$34,008,578.27 | | | |
| 5 Total Student Loans And Fund Balance | \$1,293,201,682.20 | (\$24,825,914.25) | \$1,268,375,767.95 | | | |
| B. | | | | | | |
| 1 Weighted Average Coupon (WAC) [not including SAP] | 3.17% | 0.00% | 3.17% | | | |
| 2 Weighted Average Remaining Maturity (WARM) [includes in-school period] | 275 | (1) | 274 | | | |
| 3 Number of Loans | 36,080 | (128) | 35,952 | | | |
| 4 Number of Borrowers | 28,915 | (80) | 28,835 | | | |
| C. Notes and Certificates | | | | | | |
| | 9/30/2009 Int. Rate | Balance 8/31/2009 | Change | Balance 9/30/2009 | % of O/S Securities | |
| 1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7 | 0.00% | \$0.00 | \$0.00 | \$0.00 | 0.00% | |
| 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | 0.47% | \$158,828,000.00 | (\$11,035,000.00) | \$147,793,000.00 | 11.42% | |
| 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | 1.75% | \$53,400,000.00 | \$0.00 | \$53,400,000.00 | 4.13% | |
| 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | 1.75% | \$39,050,000.00 | \$0.00 | \$39,050,000.00 | 3.02% | |
| 5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6 | 1.74% | \$23,750,000.00 | \$0.00 | \$23,750,000.00 | 1.84% | |
| 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | 0.00% | \$0.00 | \$0.00 | \$0.00 | 0.00% | |
| 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | 0.55% | \$190,123,764.69 | (\$12,780,408.15) | \$177,343,356.54 | 13.71% | |
| 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | 1.74% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 3.16% | |
| 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | 1.75% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 3.16% | |
| 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | 1.75% | \$40,850,000.00 | \$0.00 | \$40,850,000.00 | 3.16% | |
| 11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | 1.75% | \$40,800,000.00 | \$0.00 | \$40,800,000.00 | 3.15% | |
| 12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0 | 1.75% | \$19,700,000.00 | \$0.00 | \$19,700,000.00 | 1.52% | |
| 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | 0.40% | \$50,721,164.93 | \$0.00 | \$50,721,164.93 | 3.92% | |
| 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | 0.50% | \$414,672,000.00 | \$0.00 | \$414,672,000.00 | 32.05% | |
| 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | 1.74% | \$65,000,000.00 | \$0.00 | \$65,000,000.00 | 5.02% | |
| 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | 1.75% | \$51,600,000.00 | \$0.00 | \$51,600,000.00 | 3.99% | |
| 17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | 0.00% | \$65,000,000.00 | \$0.00 | \$65,000,000.00 | 5.02% | |
| 18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | 0.00% | \$0.00 | \$0.00 | \$0.00 | 0.00% | |
| 19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7 | 1.75% | \$22,500,000.00 | \$0.00 | \$22,500,000.00 | 1.74% | |
| 13 Total Notes and Certificates | 0.89% | \$1,317,694,929.62 | (\$23,815,408.15) | \$1,293,879,521.47 | 100.00% | |
| D. Fund Balances | | | | | | |
| | 08/31/09 | Change | 09/30/09 | | | |
| 1 Acquisition Fund | \$0.01 | \$0.00 | \$0.01 | | | |
| 2 Administration Fund | \$2,514,650.78 | (\$6,230.00) | \$2,508,420.78 | | | |
| 3 Capitalized Interest Fund | \$28,366,150.00 | (\$6,000,000.00) | \$22,366,150.00 | | | |
| 4 Collection Fund | \$9,543,973.94 | (\$927,085.48) | \$8,616,888.46 | | | |
| 5 Debt Service Fund - Interest Account | \$1,589,823.39 | (\$1,072,704.37) | \$517,119.02 | | | |
| 6 Debt Service Fund - Principal Account | \$11,419,955.66 | (\$11,419,955.66) | \$0.00 | | | |
| 7 Total Fund Accounts Balance | \$53,434,553.78 | (\$19,425,975.51) | \$34,008,578.27 | | | |

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| II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals | | |
|--|--|--------------------------|
| A. | Student Loan Cash Principal Activity | 09/01/09-09/30/09 |
| | 1 Borrower Payments | (\$5,469,944.97) |
| | 2 Claim Payments | (\$466,297.77) |
| | 3 Refunds | \$12,074.06 |
| | 4 Reversals | \$0.00 |
| | 5 New Acquisitions | \$0.00 |
| | 6 Total Principal Collections | (\$5,924,168.68) |
| B. | Student Loan Non-Cash Principal Activity | |
| | 1 Capitalized Interest | \$424,624.43 |
| | 2 Cancellations/Reissues | \$0.00 |
| | 3 Capitalized Guarantee Fees | \$0.00 |
| | 4 Other Adjustments | (\$5,906.01) |
| | 5 Total Non-Cash Principal Activity | \$418,718.42 |
| C. | Total Student Loan Principal Activity | (\$5,505,450.26) |
| D. | Student Loan Cash Interest Activity | |
| | 1 Borrower Payments | (\$2,145,663.27) |
| | 2 Claim Payments | (\$9,336.50) |
| | 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 |
| | 8 Total Interest Collections | (\$2,154,999.77) |
| E. | Student Loan Non-Cash Interest Activity | |
| | 1 Borrower Accruals | \$2,623,382.13 |
| | 2 Interest Subsidy Payment Accruals | \$139,601.30 |
| | 3 Special Allowance Payment Accrual estimate (SAP) | (\$58,226.00) |
| | 4 Capitalized Interest | (\$424,624.43) |
| | 5 Other Adjustments | (\$19,621.71) |
| | 6 Total Non-Cash Interest Activity | \$2,260,511.29 |
| F. | Total Student Loan Interest Activity | \$105,511.52 |

ACCESS GROUP, INC.

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| III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity | | | |
|--|---|---------------------------|---|
| A. | Collection Fund | September 30, 2009 | |
| | 1 Beginning Balance | \$15,019,548.15 | |
| | 2 Transfers to Other Funds | (\$15,019,548.15) | |
| | 3 Payments Received | \$7,358,497.09 | |
| | 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 | 466,297.77 | |
| | 8 Guarantee Payments of Interest | 9,336.50 | |
| | 9 Sale Proceeds/Repurchases | \$0.00 | |
| | 10 Interest and Other Earnings | \$13,533.88 | |
| | 11 Counterparty Swap Payments | \$0.00 | |
| | 12 Transfers from Other Funds | \$0.00 | |
| | 13 Ending Balance | \$7,847,665.24 | |
| B. | Estimated Required Payments Under Waterfall | Estimated Due | Distribute from Collection Transfer/Used from Other Funds |
| | 1 Administration Fund Distributions | \$1,527,933.72 | \$1,527,933.72 \$0.00 |
| | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations | \$1,003,800.74 | \$1,003,800.74 \$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 | \$89,413.66 | \$89,413.66 \$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 | \$5,226,517.12 | \$5,226,517.12 \$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 | \$7,847,665.24 | \$7,847,665.24 \$0.00 |

ACCESS GROUP, INC.

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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) | \$7,847,665.24 | | \$7,847,665.24 |
| B | Administration Funds | \$1,527,933.72 | | \$6,319,731.52 |
| 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 | | \$6,319,731.52 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$59,178.78 | | \$6,260,552.74 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$153,439.56 | | \$6,107,113.18 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$52,241.09 | | \$6,054,872.09 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | | \$6,054,872.09 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAV7 | \$83,228.22 | | \$5,971,643.87 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$54,649.13 | | \$5,916,994.74 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$54,681.81 | | \$5,862,312.93 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CB66 | \$54,649.13 | | \$5,807,663.80 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$54,639.36 | | \$5,753,024.44 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$17,252.24 | | \$5,735,772.20 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$176,753.94 | | \$5,559,018.26 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$87,009.00 | | \$5,472,009.26 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$69,030.48 | | \$5,402,978.78 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$87,048.00 | | \$5,315,930.78 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | | \$5,315,930.78 |
| | Total Interest Distribution on Senior Notes or Obligations: | \$1,003,800.74 | | |
| 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 | | \$5,315,930.78 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | | \$5,315,930.78 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$0.00 | | \$5,315,930.78 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$0.00 | | \$5,315,930.78 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | | \$5,315,930.78 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAV7 | \$0.00 | | \$5,315,930.78 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$0.00 | | \$5,315,930.78 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$0.00 | | \$5,315,930.78 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CB66 | \$0.00 | | \$5,315,930.78 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$0.00 | | \$5,315,930.78 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | | \$5,315,930.78 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$0.00 | | \$5,315,930.78 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$0.00 | | \$5,315,930.78 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$0.00 | | \$5,315,930.78 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$0.00 | | \$5,315,930.78 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | | \$5,315,930.78 |
| | 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 | \$32,927.00 | | \$5,283,003.78 |
| | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0 | \$26,354.66 | | \$5,256,649.12 |
| | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7 | \$30,132.00 | | \$5,226,517.12 |
| | Total Interest Distribution on Subordinate Notes or Obligations: | \$89,413.66 | | |
| F | Payment of Principal Distribution Amount of Subordinate Notes | \$0.00 | | \$5,226,517.12 |
| G | Allocation to Principal Account for scheduled Principal Payments | \$5,226,517.12 | | \$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 |
| I | Access Group, Inc | \$0.00 | | \$0.00 |

ACCESS GROUP, INC.

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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, 2009 | |
| | | | |
| | 1 ARC outstanding aggregate principal | \$503,350,000.00 | |
| | 2 Interest net of FRN allocation | \$2,209,581.61 | |
| | 3 Minus counterparty swap payments | \$0.00 | |
| | 4 Minus administrative allowance | \$462,275.00 | |
| | 5 Minus amounts required..ED..gurarantee agencies | \$1,000,261.22 | |
| | 6 Minus defaulted during the month | \$0.00 | |
| | 7 Minus auction note and trustee fees | \$66,499.75 | |
| | Net Loan Rate | 1.62% | |
| B. | Senior Asset Percentage | | |
| | | | |
| | 1 Student Loan Portfolio Balance | \$1,234,367,189.68 | |
| | 2 Fund Balances | \$34,009,010.24 | |
| | 3 Senior Notes Interest | \$333,103.19 | |
| | 4 Senior Notes Outstanding | \$1,227,929,521.47 | |
| | Senior Asset Percentage | 103.27% | |
| C. | Subordinate Asset Percentage | | |
| | | | |
| | 1 Student Loan Portfolio Balance | \$1,234,367,189.68 | |
| | 2 Fund Balances | \$34,009,010.24 | |
| | 3 All Notes Interest | \$392,125.94 | |
| | 4 All Notes Outstanding | \$1,293,879,521.47 | |
| | Subordinate Asset Percentage | 98.00% | |

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| VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics | | | | 9/30/2009 |
|--|---|--------------------|--------------------|-------------------|
| September 30, 2009 | | | | |
| | | | | |
| A. | Loan Type Distribution: | Number of Loans | Dollar Amount | % of Portfolio |
| | 1 Subsidized Stafford | 6,965 | \$38,483,309.29 | 3.14% |
| | 2 UnSubsidized Stafford | 6,249 | \$50,907,769.21 | 4.15% |
| | 3 Consolidation | 22,738 | \$1,137,836,793.27 | 92.72% |
| | 4 Total By Loan Type Distribution | 35,952 | \$1,227,227,871.77 | 100.00% |
| | | | | |
| | B. Borrower Status Distribution: | | | |
| | 1 In-School | 707 | \$4,431,083.33 | 0.36% |
| | 2 In-School Consolidations | 654 | \$26,696,240.20 | 2.18% |
| | 3 Grace | 293 | \$2,119,600.78 | 0.17% |
| B. | 4 Deferment | 3,903 | \$87,436,823.43 | 7.12% |
| | 5 Forbearance | 1,943 | \$74,123,174.34 | 6.04% |
| | 6 Repayment | 28,261 | \$1,029,311,761.49 | 83.87% |
| | 7 Claims | 191 | \$3,109,188.20 | 0.25% |
| | 8 Total By Borrower Status Distribution | 35,952 | \$1,227,227,871.77 | 100.00% |
| | | | | |
| | C. School Type Distribution: | | | |
| | 1 Graduate | 33,871 | \$1,220,562,413.30 | 99.46% |
| | 2 Undergraduate | 2,081 | \$6,665,458.47 | 0.54% |
| | 3 Total By School Type Distribution | 35,952 | \$1,227,227,871.77 | 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 (%) | | | |
| A | INTERIM: In-School | | Includes Accrued Int. | | | Includes Accrued Int. | | | Includes Accrued Int. | | | | |
| | Current | 398 | \$2,258,555 | 5.83% | 309 | \$2,672,215 | 5.11% | 654 | \$27,332,631 | 2.39% | | | |
| B | Grace | | | | | | | | | | | | |
| | Current | 154 | \$940,199 | 2.43% | 139 | \$1,446,626 | 2.77% | 0 | \$0 | 0.00% | | | |
| C | TOTAL INTERIM | 552 | \$3,198,754 | 8.26% | 448 | \$4,118,841 | 7.88% | 654 | \$27,332,631 | 2.39% | | | |
| D | REPAYMENT: Active | | | | | | | | | | | | |
| | Current | 3,212 | \$15,366,602 | 39.67% | 2,818 | \$19,196,810 | 36.72% | 19,012 | \$909,892,495 | 79.62% | | | |
| | 1-29 Days Delinquent | 282 | \$1,691,598 | 4.37% | 254 | \$2,162,837 | 4.14% | 591 | \$32,768,985 | 2.87% | | | |
| | 30-59 Days Delinquent | 214 | \$1,234,700 | 3.19% | 194 | \$1,600,849 | 3.06% | 284 | \$16,861,277 | 1.48% | | | |
| | 60-89 Days Delinquent | 148 | \$912,035 | 2.35% | 145 | \$1,329,215 | 2.54% | 124 | \$7,307,387 | 0.64% | | | |
| | 90-119 Days Delinquent | 87 | \$542,272 | 1.40% | 70 | \$591,564 | 1.13% | 81 | \$5,326,539 | 0.47% | | | |
| | >120 Days Delinquent | 305 | \$1,982,786 | 5.12% | 271 | \$2,373,838 | 4.54% | 169 | \$10,852,652 | 0.95% | | | |
| E | Deferment: | | | | | | | | | | | | |
| | Current | 1,518 | \$9,279,574 | 23.95% | 1,392 | \$14,255,172 | 27.27% | 993 | \$65,027,318 | 5.69% | | | |
| F | Forbearance: | | | | | | | | | | | | |
| | Current | 570 | \$3,960,450 | 10.22% | 576 | \$5,885,745 | 11.26% | 797 | \$65,568,808 | 5.74% | | | |
| G | TOTAL REPAYMENT | 6,336 | \$34,970,016 | 90.27% | 5,720 | \$47,396,030 | 90.65% | 22,051 | \$1,113,605,459 | 97.44% | | | |
| | Interim Claims | 1 | \$3,506 | 0.01% | 1 | \$5,981 | 0.01% | 0 | \$0 | 0.00% | | | |
| | Claims Filed | 76 | \$565,414 | 1.46% | 80 | \$762,551 | 1.46% | 33 | \$1,881,860 | 0.16% | | | |
| | Claims Rejected | 0 | \$0 | 0.00% | 0 | \$0 | 0.00% | 0 | \$0 | 0.00% | | | |
| | Claims Returned | 0 | \$0 | 0.00% | 0 | \$0 | 0.00% | 0 | \$0 | 0.00% | | | |
| H | TOTAL CLAIMS | 77 | \$568,920 | 1.47% | 81 | \$768,532 | 1.47% | 33 | \$1,881,860 | 0.16% | | | |
| | | | | | | | | | | | | | |
| I | TOTAL PORTFOLIO | 6,965 | \$38,737,691 | 100.00% | 6,249 | \$52,283,403 | 100.00% | 22,738 | \$1,142,819,949 | 100.00% | | | |
| | | | | | | | | | | | | | |
| J | GRAND TOTAL | | | | | \$1,233,841,043 | | | | | | | |
| | | | | | | | | | | | | | |

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 26, 2009

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

| VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report | | |
|---|--|-------------------------------|
| | Collection Period Reporting Date | 09/01/09-09/30/09 10/26/09 |
| A | 1 ABS Notes Outstanding | \$1,293,879,521 |
| B | 1 Total Principal Balance | \$1,227,227,872 |
| | 2 Total Fund Accounts Balance | \$34,008,578 |
| | 3 Total Principal and Accrued Interest Balance | \$1,234,367,190 |
| | 4 Number of Loans | 35,952 |
| | 5 Number of Borrowers | 28,835 |
| C | 1 Borrower Payments- Principal | \$5,469,945 |
| | 2 Borrower Payments- Interest | \$2,145,663 |
| D | 1 Funds Transferred | \$0 |
| | 2 Administrative Allowance | \$460,210 |
| | 3 Cash Release to Access Group, Inc. | \$0 |
| E | 1 Weighted Average Coupon (WAC) | 3.17% |
| | 2 Weighted Average Remaining Maturity (WARM) | 274 |
| F | 1 Senior Notes Outstanding | \$1,227,929,521 |
| | 2 Subordinate Notes Outstanding | \$65,950,000 |
| | 3 Senior Notes Principal Distribution | \$23,815,408 |
| | 4 Subordinate Notes Principal Distribution | \$0 |
| | 5 Net Loan Rate | 1.62% |
| | 6 Senior Asset Percentage | 103.27% |
| | 7 Subordinate Asset Percentage | 98.00% |

ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2009

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

| Collection Period | | September-08 | October-08 | November-08 | December-08 | January-09 | February-09 | March-09 | April-09 | May-09 | June-09 | July-09 | August-09 | September-09 |
|-------------------|--|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| Reporting Date | | 10/27/2008 | 11/25/2008 | 12/26/2008 | 1/26/2009 | 2/25/2009 | 3/25/2009 | 4/27/2009 | 5/26/2009 | 6/25/2009 | 7/27/2009 | 8/25/2009 | 9/25/2009 | 10/26/2009 |
| A | 1 Asset Backed Securities | \$1,383,621,165 | \$1,383,621,165 | \$1,383,621,165 | \$1,366,902,550 | \$1,366,902,550 | \$1,366,902,550 | \$1,333,929,938 | \$1,333,929,938 | \$1,333,929,938 | \$1,317,694,930 | \$1,317,694,930 | \$1,317,694,930 | \$1,293,879,521 |
| B | 1 Total Principal Balance | \$1,287,137,618 | \$1,282,112,124 | \$1,278,541,020 | \$1,273,115,446 | \$1,268,582,208 | \$1,263,598,129 | \$1,258,897,189 | \$1,253,546,802 | \$1,248,573,337 | \$1,243,963,546 | \$1,238,443,368 | \$1,232,733,322 | \$1,227,227,872 |
| | 2 Total Fund Accounts Balance | \$55,160,250 | \$67,360,003 | \$71,893,210 | \$53,812,414 | \$58,787,968 | \$70,976,462 | \$39,645,262 | \$45,476,657 | \$52,681,965 | \$39,336,588 | \$46,181,357 | \$53,434,554 | \$34,008,578 |
| | 3 Total Principal and Accrued Interest Balance | \$1,302,904,702 | \$1,293,729,903 | \$1,292,390,935 | \$1,287,158,338 | \$1,283,971,822 | \$1,272,021,259 | \$1,268,239,087 | \$1,263,195,251 | \$1,256,403,958 | \$1,251,624,327 | \$1,245,881,057 | \$1,239,767,128 | \$1,234,367,190 |
| | 4 Number of Loans | 37,879 | 37,712 | 37,607 | 37,403 | 37,286 | 37,080 | 36,901 | 36,727 | 36,577 | 36,442 | 36,258 | 36,080 | 35,952 |
| | 5 Number of Borrower | 29,893 | 29,804 | 29,732 | 29,627 | 29,560 | 29,456 | 29,365 | 29,273 | 29,191 | 29,117 | 29,012 | 28,915 | 28,835 |
| C | 1 Borrower Payments- Principal | \$5,859,200 | \$4,685,590 | \$3,650,839 | \$5,246,623 | \$4,107,961 | \$4,782,425 | \$4,684,368 | \$4,668,999 | \$4,927,285 | \$4,021,913 | \$5,114,441 | \$5,127,881 | \$5,469,945 |
| | 2 Borrower Payments- Interest | \$2,431,503 | \$2,410,365 | \$2,182,290 | \$2,526,473 | \$2,324,132 | \$2,270,462 | \$2,029,062 | \$2,180,905 | \$2,126,407 | \$2,254,515 | \$2,177,938 | \$2,218,754 | \$2,145,663 |
| D | 1 Funds Transferred | \$0 | \$0 | \$0 | \$0 | \$0 | \$13,000,000 | \$0 | \$0 | \$0 | \$0 | \$0 | \$6,000,000 | \$0 |
| | 2 Administration Fees | \$482,677 | \$480,792 | \$479,453 | \$477,418 | \$475,718 | \$473,849 | \$472,086 | \$470,080 | \$468,215 | \$466,486 | \$464,416 | \$462,275 | \$460,210 |
| | 3 Cash Release to Access Group, Inc. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E | 1 Weighted Average Coupon (WAC) | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.17% | 3.17% | 3.17% |
| | 2 Weighted Average Remaining Maturity (WARM) | 281 | 280 | 280 | 279 | 279 | 278 | 278 | 277 | 277 | 276 | 275 | 275 | 274 |
| F | 1 Senior Notes Outstanding | \$1,317,671,165 | \$1,317,671,165 | \$1,317,671,165 | \$1,300,952,550 | \$1,300,952,550 | \$1,300,952,550 | \$1,267,979,938 | \$1,267,979,938 | \$1,267,979,938 | \$1,251,744,930 | \$1,251,744,930 | \$1,251,744,930 | \$1,227,929,521 |
| | 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 | \$28,386,835 | \$0 | \$0 | \$16,718,615 | \$0 | \$0 | \$32,972,612 | \$0 | \$0 | \$16,235,008 | \$0 | \$0 | \$23,815,408 |
| | 5 Subordinate Notes Principal Distribution | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 3 Net Loan Rate | 4.01% | 5.31% | 3.47% | -0.51% | 3.88% | -1.09% | 2.34% | 1.08% | 0.87% | 1.36% | 1.73% | 1.66% | 1.62% |
| | 6 Senior Asset Percentage | 102.96% | 103.04% | 103.08% | 103.02% | 103.07% | 103.01% | 103.10% | 103.10% | 103.05% | 103.11% | 103.16% | 103.20% | 103.27% |
| | 7 Subordinate Asset Percentage | 98.05% | 98.12% | 98.17% | 98.04% | 98.10% | 98.03% | 98.00% | 98.00% | 97.96% | 97.95% | 97.99% | 98.03% | 98.00% |