

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 26, 2015  
Collection Period: 09/01/15 to 09/30/15

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2015	Change	September 30, 2015		
1 Principal Balance					\$824,833,892.84	(\$5,083,398.35)	\$819,750,494.49		
2 Accrued Interest					\$3,986,754.55	(\$149,260.82)	\$3,837,493.73		
3 Accrued ISP					\$71,027.43	\$35,749.79	\$106,777.22		
4 Accrued SAP					(\$89,118.48)	(\$42,469.84)	(\$131,588.32)		
5 Total Principal And Accrued Interest Balance					\$828,802,556.34	(\$5,232,659.17)	\$823,563,177.12		
6 Fund Accounts Balance					\$24,943,200.77	(\$11,910,014.65)	\$13,033,186.12		
7 Total Student Loans And Fund Balance					\$853,745,757.11	(\$17,142,673.82)	\$836,596,363.24		
B. 1 Weighted Average Coupon (WAC) [not including SAP]					2.71%	0.00%	2.71%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					218	0	218		
3 Number of Loans					24,519	(167)	24,352		
4 Number of Borrowers					21,375	(116)	21,259		
C. Notes and Certificates									
					9/30/2015 Int. Rate	Balance 8/31/2015	Change	Balance 9/30/2015	% 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	1.60400%	\$53,400,000.00	\$0.00	\$53,400,000.00	6.27%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	1.65700%	\$39,050,000.00	\$0.00	\$39,050,000.00	4.59%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	1.70300%	\$23,750,000.00	\$0.00	\$23,750,000.00	2.79%
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	1.69900%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.80%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	1.68500%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.80%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	1.66700%	\$40,850,000.00	\$0.00	\$40,850,000.00	4.80%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	1.60400%	\$40,800,000.00	\$0.00	\$40,800,000.00	4.79%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	1.71600%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.31%
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	0.53550%	\$365,211,542.23	(\$16,955,802.35)	\$348,255,739.88	40.89%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	1.68300%	\$65,000,000.00	\$0.00	\$65,000,000.00	7.63%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	1.65000%	\$51,600,000.00	\$0.00	\$51,600,000.00	6.06%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	1.19100%	\$65,000,000.00	\$0.00	\$65,000,000.00	7.63%
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	1.69400%	\$22,500,000.00	\$0.00	\$22,500,000.00	2.64%
20	Total Notes and Certificates				1.16597%	\$868,561,542.23	(\$16,955,802.35)	\$851,605,739.88	100.00%
D. Fund Balances									
					08/31/15	Change	09/30/15		
1 Acquisition Fund					\$0.00	\$0.00	\$0.00		
2 Administration Fund					\$528,830.50	(\$1,518.61)	\$527,311.89		
3 Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00		
4 Collection Fund					\$7,694,891.08	\$1,379,932.63	\$9,074,823.71		
5 Debt Service Fund - Interest Account					\$750,558.08	(\$181,588.56)	\$568,969.52		
6 Debt Service Fund - Principal Account					\$13,106,840.11	(\$13,106,840.11)	\$0.00		
7 Total Fund Accounts Balance					\$24,943,200.77	(\$11,910,014.65)	\$13,033,186.12		

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

Report Date: October 26, 2015  
Collection Period: 09/01/15 to 09/30/15

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		9/30/2015	9/30/2015	9/30/2015
	1 Borrower Payments - Total	(\$4,572,652.92)	(\$4,210,772.03)	(\$361,880.89)
	2 Claim Payments	(\$938,315.14)	(\$873,393.15)	(\$64,921.99)
	3 Refunds	\$3,287.27	\$2,292.44	\$994.83
	4 Reversals	\$0.00	\$0.00	\$0.00
	5a New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
	5b Cancellations - Principal	\$0.00	\$0.00	\$0.00
	5c New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
	5d New Acquisitions - Repurchases	\$150,772.77	\$115,039.92	\$35,732.85
	5 New Acquisitions - Total	\$150,772.77	\$115,039.92	\$35,732.85
	6 Total Cash Principal Activity	(\$5,356,908.02)	(\$4,966,832.82)	(\$390,075.20)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$281,650.74	\$256,228.55	\$25,422.19
	2 New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
	3 Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
	4a Small Balance and Other Adjustments	\$9,349.27	\$9,403.50	(\$54.23)
	4b Adjustments - Write-offs	(\$17,490.34)	(\$16,386.81)	(\$1,103.53)
	4 Total Adjustments	(\$8,141.07)	(\$6,983.31)	(\$1,157.76)
	5 Total Non-Cash Principal Activity	\$273,509.67	\$249,245.24	\$24,264.43
C.	Total Student Loan Principal Activity	(\$5,083,398.35)	(\$4,717,587.58)	(\$365,810.77)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,633,234.92)	(\$1,600,827.74)	(\$32,407.18)
	2 Claim Payments	(\$32,496.85)	(\$30,944.18)	(\$1,552.67)
	3 Reversals	\$0.00	\$0.00	\$0.00
	4a New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
	4b New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
	4 New Acquisitions	\$0.00	\$0.00	\$0.00
	5 Other Adjustments	\$0.00	\$0.00	\$0.00
	6 Subsidy Payments	\$0.00	\$0.00	\$0.00
	7 Special Allowance Payments	\$0.00	\$0.00	\$0.00
	8 Total Cash Interest Activity	(\$1,665,731.77)	(\$1,631,771.92)	(\$33,959.85)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,799,433.22	\$1,747,136.38	\$52,296.84
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$35,749.79	\$32,522.47	\$3,227.32
	3 Special Allowance Payments Estimate	(\$42,469.84)	(\$48,477.33)	\$6,007.49
	4 Capitalized Interest	(\$281,650.74)	(\$256,228.55)	(\$25,422.19)
	5a Small Balance and Other Adjustments	(\$14,402.21)	(\$14,002.91)	(\$399.30)
	5b Adjustments - Write-offs	(\$3,063.23)	(\$2,372.76)	(\$690.47)
	5c Other Adjustments - Subsidized Gov't Interest (ISP)	\$0.00	\$0.00	\$0.00
	5d Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
	5 Total Adjustments	(\$17,465.44)	(\$16,375.67)	(\$1,089.77)
	6 Fee Accruals	\$16,153.91	\$13,818.11	\$2,335.80
	7 Total Non-Cash Interest Activity	\$1,509,750.90	\$1,472,395.41	\$37,355.49
F.	Total Student Loan Interest Activity	(\$155,980.87)	(\$159,376.51)	\$3,395.64

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 26, 2015

Collection Period: 09/01/15 to 09/30/15

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	September 30, 2015	
	1 Beginning Balance	\$5,643,283.01	
	2 Transfers to Other Funds	(\$5,643,283.01)	
	3 Amount received in the collection account related to the collection period	\$7,946,917.94	
	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	\$938,315.14	
	8 Guarantee Payments of Interest	\$32,496.85	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$150,772.77)	
	11 Interest and Other Earnings	\$575.85	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	<b>\$8,767,533.01</b>	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection      Transfer/Used from Other Funds
	1a Administrative Allowance	\$307,406.44	\$307,406.44      \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$730,772.52	\$730,772.52      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$742,544.28	\$742,544.28      \$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	\$85,760.71	\$85,760.71      \$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	\$6,901,049.06	\$6,901,049.06      \$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>\$8,767,533.01</b>	<b>\$8,767,533.01      \$0.00</b>

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Report Date: October 26, 2015  
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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)	\$8,767,533.01	\$8,767,533.01	\$0.00
B.	Administration Funds	\$1,038,178.96	\$7,729,354.05	\$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	\$7,729,354.05	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,729,354.05	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$59,348.76	\$7,670,005.29	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$99,022.99	\$7,570,982.30	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,570,982.30	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,570,982.30	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$51,356.62	\$7,519,625.68	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$50,539.62	\$7,469,086.06	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$48,284.70	\$7,420,801.36	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$50,853.12	\$7,369,948.24	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,369,948.24	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$160,589.43	\$7,209,358.81	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$80,418.00	\$7,128,940.81	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$61,115.04	\$7,067,825.77	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$81,016.00	\$6,986,809.77	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,986,809.77	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$742,544.28		
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	\$6,986,809.77	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,986,809.77	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,986,809.77	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,986,809.77	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,986,809.77	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,986,809.77	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,986,809.77	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,986,809.77	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,986,809.77	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,986,809.77	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,986,809.77	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,986,809.77	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,986,809.77	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,986,809.77	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,986,809.77	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,986,809.77	\$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	\$30,860.75	\$6,955,949.02	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$25,645.46	\$6,930,303.56	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$29,254.50	\$6,901,049.06	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$85,760.71		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,901,049.06	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,901,049.06	\$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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Monthly Servicing Report

Report Date: October 26, 2015

Collection Period: 09/01/15 to 09/30/15

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	September 30, 2015	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$1,642,699.12	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$307,406.44	
	5 Minus amounts required..ED..guarantee agencies	\$691,830.24	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$38,993.92	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.44%	
	<b>Net Loan Rate</b>	<b>1.44%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$823,563,177.12	
	2 Fund Balances	\$13,033,738.93	
	3 Senior Notes Interest	\$297,372.72	
	4 Senior Notes Outstanding	\$785,655,739.88	
	<b>Senior Asset Percentage</b>	<b>106.45%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$823,563,177.12	
	2 Fund Balances	\$13,033,738.93	
	3 All Notes Interest	\$342,792.02	
	4 All Notes Outstanding	\$851,605,739.88	
	<b>Subordinate Asset Percentage</b>	<b>98.20%</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	2,910	\$12,987,043.71	1.58%
	2 UnSubsidized Stafford	2,720	\$19,504,230.11	2.38%
	3 Consolidation	18,722	\$787,259,220.67	96.04%
	4 <b>Total By Loan Type Distribution</b>	<b>24,352</b>	<b>\$819,750,494.49</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	35	\$240,220.49	0.03%
	In-School Consolidations	222	\$9,592,291.41	1.17%
	2 Grace	10	\$69,800.21	0.01%
	3 Deferment	579	\$8,943,737.42	1.09%
	4 Forbearance	709	\$24,072,970.91	2.94%
	5 Repayment	22,745	\$775,761,265.43	94.63%
	6 Claims	52	\$1,070,208.62	0.13%
	7 <b>Total By Borrower Status Distribution</b>	<b>24,352</b>	<b>\$819,750,494.49</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	23,612	\$817,855,680.65	99.77%
	2 Undergraduate	740	\$1,894,813.84	0.23%
	3 <b>Total By School Type Distribution</b>	<b>24,352</b>	<b>\$819,750,494.49</b>	<b>100.00%</b>

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

### Monthly Servicing Report

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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	17	Includes Accrued Int. \$114,418.42	0.87%	18	Includes Accrued Int. \$171,701.52	0.87%	222	Includes Accrued Int. \$9,938,856.18	1.26%
B.	Grace Current	6	\$46,502.39	0.35%	4	\$29,026.47	0.15%	0	\$0.00	0.00%
C.	TOTAL INTERIM	23	\$160,920.81	1.23%	22	\$200,727.99	1.01%	222	\$9,938,856.18	1.26%
D.	REPAYMENT: Active									
	Current	1,880	\$7,144,934.56	54.52%	1,780	\$11,732,301.80	59.25%	16,637	\$674,098,282.74	85.26%
	1-29 Days Delinquent	242	\$1,220,577.39	9.31%	224	\$1,645,743.44	8.31%	875	\$44,684,548.21	5.65%
	30-59 Days Delinquent	91	\$498,698.01	3.81%	87	\$626,650.42	3.16%	243	\$13,224,670.67	1.67%
	60-89 Days Delinquent	50	\$306,578.31	2.34%	47	\$428,461.81	2.16%	89	\$5,451,382.68	0.69%
	90-119 Days Delinquent	39	\$271,549.82	2.07%	42	\$358,505.58	1.81%	56	\$3,644,368.53	0.46%
	>120 Days Delinquent	105	\$672,517.74	5.13%	99	\$921,771.61	4.65%	159	\$10,921,978.27	1.38%
E.	Deferment: Current	266	\$1,357,511.64	10.36%	215	\$1,873,905.52	9.46%	98	\$5,877,031.17	0.74%
F.	Forbearance: Current	194	\$1,344,433.24	10.26%	185	\$1,810,509.19	9.14%	330	\$22,065,358.78	2.79%
G.	Claims	20	\$127,274.78	0.97%	19	\$204,144.75	1.03%	13	\$773,792.58	0.10%
H.	TOTAL REPAYMENT	2,887	\$12,944,075.49	98.77%	2,698	\$19,601,994.12	98.99%	18,500	\$780,741,413.63	98.74%
I.	TOTAL PORTFOLIO	2,910	\$13,104,996.30	100.00%	2,720	\$19,802,722.11	100.00%	18,722	\$790,680,269.81	100.00%
J.	GRAND TOTAL				\$823,587,988.22					

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 26, 2015

Collection Period: 09/01/15 to 09/30/15

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/15 to 09/30/15 10/26/15
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$851,605,740</b>
<b>B.</b>	1 Total Principal Balance	\$819,750,494
	2 Total Fund Accounts Balance	\$13,033,186
	3 Total Principal and Accrued Interest Balance	\$823,563,177
	4 Number of Loans	24,352
	5 Number of Borrowers	21,259
<b>C.</b>	1 Borrower Payments- Principal	\$4,572,653
	2 Borrower Payments- Interest	\$1,633,235
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$307,406
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.71%
	2 Weighted Average Remaining Maturity (WARM)	218
<b>F.</b>	1 Senior Notes Outstanding	\$785,655,740
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$16,955,802
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.44%
	6 Senior Asset Percentage	106.45%
	7 Subordinate Asset Percentage	98.20%

# ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2015

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

	Collection Period	November-14	December-14	January-15	February-15	March-15	April-15	May-15	June-15	July-15	August-15	September-15
	Reporting Date	12/26/2014	1/26/2015	2/25/2015	3/25/2015	4/27/2015	5/26/2015	6/25/2015	7/27/2015	8/25/2015	9/25/2015	10/26/2015
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$920,119,275</b>	<b>\$903,420,416</b>	<b>\$903,420,416</b>	<b>\$903,420,416</b>	<b>\$886,631,900</b>	<b>\$886,631,900</b>	<b>\$886,631,900</b>	<b>\$868,561,542</b>	<b>\$868,561,542</b>	<b>\$868,561,542</b>	<b>\$851,605,740</b>
<b>B.</b>	1 Total Principal Balance	\$874,558,358	\$868,998,336	\$863,050,508	\$858,023,576	\$852,216,251	\$845,918,560	\$840,829,036	\$835,543,332	\$830,250,239	\$824,833,893	\$819,750,494
	2 Total Fund Accounts Balance	\$24,818,428	\$13,553,497	\$19,701,380	\$25,086,298	\$13,807,999	\$20,238,790	\$25,579,781	\$13,134,238	\$18,914,761	\$24,943,201	\$13,033,186
	3 Total Principal and Accrued Interest Balance	\$879,209,703	\$873,562,873	\$867,522,493	\$862,236,817	\$856,494,306	\$850,195,688	\$845,199,145	\$839,514,330	\$834,185,164	\$828,802,556	\$823,563,177
	4 Number of Loans	25,924	25,767	25,629	25,453	25,262	25,129	25,013	24,805	24,659	24,519	24,352
	5 Number of Borrower	22,331	22,223	22,132	22,008	21,884	21,794	21,711	21,570	21,468	21,375	21,259
<b>C.</b>	1 Borrower Payments- Principal	\$4,481,834	\$5,399,524	\$5,478,026	\$4,620,058	\$5,596,598	\$5,617,121	\$4,850,440	\$4,968,092	\$4,791,155	\$4,951,787	\$4,572,653
	2 Borrower Payments- Interest	\$1,658,936	\$1,459,527	\$1,734,828	\$1,652,108	\$1,620,131	\$1,663,896	\$1,619,791	\$1,482,453	\$1,631,951	\$1,675,197	\$1,633,235
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$327,959	\$325,874	\$323,644	\$321,759	\$319,581	\$317,219	\$315,311	\$313,329	\$311,344	\$309,313	\$307,406
	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%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%
	2 Weighted Average Remaining Maturity (WARM)	226	226	225	224	223	222	221	220	219	218	218
<b>F.</b>	1 Senior Notes Outstanding	\$854,169,275	\$837,470,416	\$837,470,416	\$837,470,416	\$820,681,900	\$820,681,900	\$820,681,900	\$802,611,542	\$802,611,542	\$802,611,542	\$785,655,740
	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
	4 Senior Notes Principal Distribution	\$0	\$16,698,859	\$0	\$0	\$16,788,516	\$0	\$0	\$18,070,357	\$0	\$0	\$16,955,802
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	1.57%	1.71%	1.69%	1.26%	1.66%	1.53%	1.64%	1.49%	1.64%	1.56%	1.44%
	6 Senior Asset Percentage	105.76%	105.88%	105.89%	105.88%	106.00%	106.01%	106.04%	106.21%	106.26%	106.30%	106.45%
	7 Subordinate Asset Percentage	98.18%	98.15%	98.15%	98.15%	98.11%	98.12%	98.15%	98.14%	98.19%	98.23%	98.20%