

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 27, 2008  
Collection Period: 09/01/08-09/30/08

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary						
A. Student Loan Portfolio and Fund Balance						
	August 31, 2008	Change	September 30, 2008			
1 Principal Balance	\$1,293,311,371.10	(\$6,173,753.25)	\$1,287,137,617.85			
2 Accrued Interest (Include SAP Estimate & ISP)	\$13,238,592.04	\$2,528,492.16	\$15,767,084.20			
3 Total Principal And Accrued Interest Balance	\$1,306,549,963.14	(\$3,645,261.09)	\$1,302,904,702.05			
4 Fund Accounts Balance	\$84,275,794.19	(\$29,115,543.86)	\$55,160,250.33			
5 Total Student Loans And Fund Balance	\$1,390,825,757.33	(\$32,760,804.95)	\$1,358,064,952.38			
B.						
1 Weighted Average Coupon (WAC) [not including SAP]	3.30%	0.00%	3.30%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	281	(0)	281			
3 Number of Loans	38,093	(214)	37,879			
4 Number of Borrowers	30,011	(118)	29,893			
C. Notes and Certificates						
	9/30/2008 Int. Rate	Balance 8/31/2008	Change	Balance 9/30/2008	% of O/S Securities	
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	0.00%	\$0.00	\$0.00	\$0.00	0.00%	
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	3.39%	\$203,379,000.00	(\$11,204,000.00)	\$192,175,000.00	13.89%	
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	3.26%	\$53,400,000.00	\$0.00	\$53,400,000.00	3.86%	
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	3.99%	\$39,050,000.00	\$0.00	\$39,050,000.00	2.82%	
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC]	4.25%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.72%	
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	0.00%	\$0.00	\$0.00	\$0.00	0.00%	
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	3.47%	\$236,879,000.00	(\$14,176,000.00)	\$222,703,000.00	16.10%	
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	3.99%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.95%	
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	3.90%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.95%	
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	3.77%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.95%	
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	3.99%	\$40,800,000.00	\$0.00	\$40,800,000.00	2.95%	
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	4.13%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.42%	
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	3.32%	\$53,728,000.00	(\$3,006,835.07)	\$50,721,164.93	3.67%	
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	3.42%	\$414,672,000.00	\$0.00	\$414,672,000.00	29.97%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	3.90%	\$65,000,000.00	\$0.00	\$65,000,000.00	4.70%	
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	4.05%	\$51,600,000.00	\$0.00	\$51,600,000.00	3.73%	
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	3.90%	\$65,000,000.00	\$0.00	\$65,000,000.00	4.70%	
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	0.00%	\$0.00	\$0.00	\$0.00	0.00%	
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	3.99%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.63%	
13 Total Notes and Certificates	3.59%	\$1,412,008,000.00	(\$28,386,835.07)	\$1,383,621,164.93	100.00%	
D. Fund Balances						
	08/31/08	Change	09/30/08			
1 Acquisition Fund	\$0.01	\$0.00	\$0.01			
2 Administration Fund	\$2,507,209.90	\$7,440.92	\$2,514,650.82			
3 Capitalized Interest Fund	\$51,366,150.00	(\$10,000,000.00)	\$41,366,150.00			
4 Collection Fund	\$8,613,970.18	\$1,159,239.36	\$9,773,209.54			
5 Debt Service Fund - Interest Account	\$5,670,541.96	(\$4,164,302.00)	\$1,506,239.96			
6 Debt Service Fund - Principal Account	\$16,117,922.14	(\$16,117,922.14)	\$0.00			
7 Total Fund Accounts Balance	\$84,275,794.19	(\$29,115,543.86)	\$55,160,250.33			

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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>09/01/08-09/30/08</b>
	1 Borrower Payments	(\$5,859,200.32)
	2 Claim Payments	(\$744,047.41)
	3 Refunds	(\$5,241.19)
	4 Reversals	\$0.00
	5 New Acquisitions	\$0.00
	6 Total Principal Collections	<b>(\$6,608,488.92)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$434,948.66
	2 Cancellations/Reissues	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4 Other Adjustments	(\$212.99)
	5 Total Non-Cash Principal Activity	<b>\$434,735.67</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,173,753.25)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>	
	1 Borrower Payments	(\$2,431,502.58)
	2 Claim Payments	(\$17,547.34)
	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	<b>(\$2,449,049.92)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$2,949,619.51
	2 Interest Subsidy Payment Accruals	\$192,752.67
	3 Special Allowance Payment Accrual estimate (SAP)	\$2,287,379.24
	4 Capitalized Interest	(\$434,948.66)
	5 Other Adjustments	(\$17,260.68)
	6 Total Non-Cash Interest Activity	<b>\$4,977,542.08</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$2,528,492.16</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, 2008</b>	
	1 Beginning Balance	\$17,872,149.15	
	2 Transfers to Other Funds	(\$17,872,149.15)	
	3 Payments Received	\$8,329,483.49	
	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	744,047.41	
	8 Guarantee Payments of Interest	17,547.34	
	9 Sale Proceeds/Repurchases	(\$201,031.31)	
	10 Interest and Other Earnings	\$173,435.56	
	11 Counterparty Swap Payments	\$0.00	
	12 Transfers from Other Funds	\$0.00	
	13 <b>Ending Balance</b>	<b>\$9,063,482.49</b>	
B.	<b>Estimated Required Payments Under Waterfall</b>	<b>Estimated Due</b>	<b>Distribute from Collection      Transfer/Used from Other Funds</b>
	1 Administration Fund Distributions	\$1,585,890.33	\$1,585,890.33      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$3,546,054.27	\$3,546,054.27      \$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	\$174,770.96	\$174,770.96      \$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	\$3,756,766.93	\$3,756,766.93      \$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>\$9,063,482.49</b>	<b>\$9,063,482.49      \$0.00</b>

**ACCESS GROUP, INC.**

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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)	\$9,063,482.49	\$9,063,482.49
B	Administration Funds	\$1,585,890.33	\$7,477,592.16
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]	\$0.00	\$7,477,592.16
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$579,300.86	\$6,898,291.30
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	\$121,164.60	\$6,777,126.70
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	\$70,383.72	\$6,706,742.98
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$0.00	\$6,706,742.98
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$687,162.48	\$6,019,580.50
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	\$63,685.15	\$5,955,895.35
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	\$59,624.66	\$5,896,270.69
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	\$72,500.58	\$5,823,770.11
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	\$109,025.76	\$5,714,744.35
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	\$149,740.15	\$5,565,004.20
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	\$1,261,063.63	\$4,303,940.57
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	\$97,357.00	\$4,206,583.57
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	\$117,121.68	\$4,089,461.89
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	\$157,924.00	\$3,931,537.89
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	\$0.00	\$3,931,537.89
	Total Interest Distribution on Senior Notes or Obligations:	\$3,546,054.27	
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]	\$0.00	\$3,931,537.89
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$0.00	\$3,931,537.89
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	\$0.00	\$3,931,537.89
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	\$0.00	\$3,931,537.89
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$0.00	\$3,931,537.89
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$0.00	\$3,931,537.89
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	\$0.00	\$3,931,537.89
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	\$0.00	\$3,931,537.89
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	\$0.00	\$3,931,537.89
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	\$0.00	\$3,931,537.89
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	\$0.00	\$3,931,537.89
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	\$0.00	\$3,931,537.89
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	\$0.00	\$3,931,537.89
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	\$0.00	\$3,931,537.89
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	\$0.00	\$3,931,537.89
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	\$0.00	\$3,931,537.89
	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]	\$53,979.00	\$3,877,558.89
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	\$51,649.46	\$3,825,909.43
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	\$69,142.50	\$3,756,766.93
	Total Interest Distribution on Subordinate Notes or Obligations:	\$174,770.96	
F	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$3,756,766.93
G	Allocation to Principal Account for scheduled Principal Payments	\$3,756,766.93	\$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.

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

Report Date: October 27, 2008

Collection Period: 09/01/08-09/30/08

V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	September 30, 2008	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$3,274,925.87	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$484,991.76	
	5 Minus amounts required..ED..gurarantee agencies	\$1,042,080.63	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$66,499.75	
	<b>Net Loan Rate</b>	<b>4.01%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,302,904,702.05	
	2 Fund Balances	\$55,167,160.90	
	3 Senior Notes Interest	\$1,361,861.84	
	4 Senior Notes Outstanding	\$1,317,671,164.93	
	<b>Senior Asset Percentage</b>	<b>102.96%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,302,904,702.05	
	2 Fund Balances	\$55,167,160.90	
	3 All Notes Interest	\$1,484,864.46	
	4 All Notes Outstanding	\$1,383,621,164.93	
	<b>Subordinate Asset Percentage</b>	<b>98.05%</b>	

**ACCESS GROUP, INC.**

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

Monthly Servicing Report

Report Date: October 27, 2008

Collection Period: 09/01/08-09/30/08

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics				9/30/2008
September 30, 2008				
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Subsidized Stafford	7,781	\$44,781,605.36	3.48%
	2 UnSubsidized Stafford	6,955	\$57,021,649.95	4.43%
	3 Consolidation	23,143	\$1,185,334,362.54	92.09%
	4 Total By Loan Type Distribution	37,879	\$1,287,137,617.85	100.00%
	Borrower Status Distribution:			
	1 In-School	1,241	\$8,079,974.53	0.63%
	2 In-School Consolidations	765	\$30,080,203.95	2.34%
	3 Grace	731	\$4,879,195.48	0.38%
B.	4 Deferment	4,434	\$100,647,581.04	7.82%
	5 Forbearance	2,391	\$96,993,379.59	7.54%
	6 Repayment	28,160	\$1,044,059,587.18	81.11%
	7 Claims	157	\$2,397,696.08	0.19%
	8 Total By Borrower Status Distribution	37,879	\$1,287,137,617.85	100.00%
	School Type Distribution:			
	1 Graduate	35,550	\$1,279,493,898.74	99.41%
	2 Undergraduate	2,329	\$7,643,719.11	0.59%
	3 Total By School Type Distribution	37,879	\$1,287,137,617.85	100.00%
C.				

# ACCESS GROUP, INC.

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Monthly Servicing Report

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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	687	\$4,017,507	8.89%	554	\$4,871,744	8.20%	765	\$30,782,819	2.59%		
B	Grace											
	Current	375	\$2,275,694	5.04%	356	\$3,105,233	5.23%	0	\$0	0.00%		
C	TOTAL INTERIM	1,062	\$6,293,202	13.93%	910	\$7,976,977	13.43%	765	\$30,782,819	2.59%		
D	REPAYMENT: Active											
	Current	3,292	\$16,679,589	36.91%	2,843	\$20,141,715	33.90%	19,257	\$939,942,925	78.95%		
	1-29 Days Delinquent	252	\$1,578,745	3.49%	244	\$2,001,040	3.37%	517	\$28,174,603	2.37%		
	30-59 Days Delinquent	176	\$1,115,103	2.47%	176	\$1,636,521	2.75%	194	\$11,579,643	0.97%		
	60-89 Days Delinquent	151	\$877,703	1.94%	122	\$1,014,450	1.71%	84	\$5,267,276	0.44%		
	90-119 Days Delinquent	76	\$511,710	1.13%	75	\$631,335	1.06%	41	\$2,522,156	0.21%		
	>120 Days Delinquent	282	\$1,910,016	4.23%	243	\$2,272,127	3.82%	135	\$8,873,168	0.75%		
E	Deferment: Current	1,784	\$11,183,329	24.75%	1,614	\$16,788,263	28.25%	1,036	\$74,215,567	6.23%		
F	Forbearance: Current	635	\$4,593,764	10.17%	661	\$6,315,187	10.63%	1,095	\$87,817,984	7.38%		
G	TOTAL REPAYMENT	6,648	\$38,449,959	85.08%	5,978	\$50,800,639	85.50%	22,359	\$1,158,393,321	97.30%		
	Interim Claims	1	\$8,502	0.02%	1	\$11,713	0.02%	0	\$0	0.00%		
	Claims Filed	70	\$438,597	0.97%	66	\$627,854	1.06%	19	\$1,422,262	0.12%		
	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	71	\$447,098	0.99%	67	\$639,567	1.08%	19	\$1,422,262	0.12%		
I	TOTAL PORTFOLIO	7,781	\$45,190,259	100.00%	6,955	\$59,417,183	100.00%	23,143	\$1,190,598,402	100.00%		
J	GRAND TOTAL					\$1,295,205,845						

**ACCESS GROUP, INC.**

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

Monthly Servicing Report

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VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/08-09/30/08 10/27/08
<b>A</b>	1 ABS Notes Outstanding	\$1,383,621,165
<b>B</b>	1 Total Principal Balance	\$1,287,137,618
	2 Total Fund Accounts Balance	\$55,160,250
	3 Total Principal and Accrued Interest Balance	\$1,302,904,702
	4 Number of Loans	37,879
	5 Number of Borrowers	29,893
<b>C</b>	1 Borrower Payments- Principal	\$5,859,200
	2 Borrower Payments- Interest	\$2,431,503
<b>D</b>	1 Funds Transferred	\$0
	2 Administrative Allowance	\$482,677
	3 Cash Release to Access Group, Inc.	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	3.30%
	2 Weighted Average Remaining Maturity (WARM)	281
<b>F</b>	1 Senior Notes Outstanding	\$1,317,671,165
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$28,386,835
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	4.01%
	6 Senior Asset Percentage	102.96%
	7 Subordinate Asset Percentage	98.05%

# ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2008

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

Collection Period		September-07	October-07	November-07	December-07	January-08	February-08	March-08	April-08	May-08	June-08	July-08	August-08	September-08
Reporting Date		10/25/2007	11/26/2007	12/26/2007	1/25/2008	2/25/2008	3/25/2008	4/25/2008	5/27/2008	6/25/2008	7/25/2008	8/25/2008	9/25/2008	10/27/2008
<b>A</b>	1 Asset Backed Securities	\$1,499,223,000	\$1,494,123,000	\$1,494,123,000	\$1,467,279,000	\$1,466,079,000	\$1,466,079,000	\$1,440,396,000	\$1,440,396,000	\$1,440,396,000	\$1,412,008,000	\$1,412,008,000	\$1,412,008,000	\$1,383,621,165
<b>B</b>	1 Total Principal Balance	\$1,355,844,296	\$1,347,766,058	\$1,341,937,464	\$1,334,721,983	\$1,327,396,552	\$1,321,420,026	\$1,315,955,996	\$1,310,508,042	\$1,306,964,761	\$1,303,051,150	\$1,298,381,481	\$1,293,311,371	\$1,287,137,618
	2 Total Fund Accounts Balance	\$93,304,984	\$111,314,186	\$117,073,197	\$83,851,387	\$103,208,835	\$108,674,121	\$75,791,552	\$90,379,616	\$95,563,110	\$65,409,927	\$78,435,760	\$84,275,794	\$55,160,250
	3 Total Principal and Accrued Interest Balance	\$1,382,815,358	\$1,363,689,210	\$1,361,160,173	\$1,358,541,005	\$1,340,331,236	\$1,336,099,606	\$1,333,614,556	\$1,321,752,752	\$1,320,745,842	\$1,318,598,570	\$1,309,169,446	\$1,306,549,963	\$1,302,904,702
	4 Number of Loans	41,649	41,118	40,651	40,141	39,639	39,264	38,949	38,722	38,581	38,441	38,279	38,093	37,879
	5 Number of Borrower	31,848	31,579	31,335	31,075	30,827	30,650	30,483	30,369	30,283	30,203	30,104	30,011	29,893
<b>C</b>	1 Borrower Payments- Principal	\$12,532,069	\$7,530,912	\$6,379,000	\$7,098,066	\$6,984,569	\$6,498,053	\$5,234,164	\$4,703,154	\$4,043,079	\$4,014,225	\$4,958,193	\$4,692,819	\$5,859,200
	2 Borrower Payments- Interest	\$2,874,307	\$2,830,984	\$2,785,923	\$2,528,794	\$2,805,701	\$2,712,505	\$2,458,778	\$2,582,495	\$2,490,179	\$2,502,466	\$2,499,630	\$2,455,984	\$2,431,503
<b>D</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$10,068,455	\$0	\$0	\$0	\$0	\$0	\$10,000,000	\$0
	2 Administration Fees	\$1,129,418	\$1,122,689	\$1,117,834	\$1,111,823	\$1,105,721	\$1,100,743	\$1,096,191	\$1,091,653	\$1,088,702	\$488,644	\$486,893	\$484,992	\$482,677
	3 Cash Release to Access Group, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>E</b>	1 Weighted Average Coupon (WAC)	3.58%	3.57%	3.58%	3.57%	3.56%	3.55%	3.55%	3.54%	3.54%	3.54%	3.30%	3.30%	3.30%
	2 Weighted Average Remaining Maturity (WARM)	285	285	285	284	284	284	284	283	282	282	281	281	281
<b>F</b>	1 Senior Notes Outstanding	\$1,433,273,000	\$1,428,173,000	\$1,428,173,000	\$1,401,329,000	\$1,400,129,000	\$1,400,129,000	\$1,374,446,000	\$1,374,446,000	\$1,374,446,000	\$1,346,058,000	\$1,346,058,000	\$1,346,058,000	\$1,317,671,165
	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	\$26,159,000	\$5,100,000	\$0	\$26,844,000	\$1,200,000	\$0	\$25,683,000	\$0	\$0	\$28,388,000	\$0	\$0	\$28,386,835
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	7.15%	6.54%	5.86%	6.02%	3.74%	0.78%	2.14%	4.71%	5.67%	4.42%	4.51%	4.06%	4.01%
	6 Senior Asset Percentage	102.85%	102.82%	102.75%	102.79%	102.66%	102.48%	102.49%	102.53%	102.66%	102.76%	102.84%	102.90%	102.96%
	7 Subordinate Asset Percentage	98.31%	98.27%	98.20%	98.16%	98.03%	97.86%	97.80%	97.84%	97.96%	97.96%	98.03%	98.09%	98.05%