

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2016
Collection Period: 10/01/16 to 10/31/16

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary															
A. Student Loan Portfolio and Fund Balance				September 30, 2016		Change		October 31, 2016							
1 Principal Balance				\$758,722,156.24		(\$6,200,569.80)		\$752,521,586.44							
2 Accrued Interest				\$3,453,861.24		(\$73,132.95)		\$3,380,728.29							
3 Accrued ISP				\$88,664.69		\$27,742.01		\$116,406.70							
4 Accrued SAP				\$201,841.94		\$81,623.03		\$283,464.97							
5 Total Principal And Accrued Interest Balance				\$762,466,524.11		(\$6,273,702.75)		\$756,302,186.40							
6 Fund Accounts Balance				\$10,819,495.06		\$6,328,906.85		\$17,148,401.91							
7 Total Student Loans And Fund Balance				\$773,286,019.17		\$55,204.10		\$773,450,588.31							
B. 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		(1)		207							
3 Number of Loans				22,710		(155)		22,555							
4 Number of Borrowers				20,132		(106)		20,026							
C. Notes and Certificates				10/31/2016		Balance		Balance		% of					
				Int. Rate		9/30/2016		Change		10/31/2016		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		2.02600%		\$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		1.42600%		\$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		0.27700%		\$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		1.92800%		\$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		2.03000%		\$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		2.03500%		\$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		2.02400%		\$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		2.03500%		\$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%		\$284,524,573.32		\$0.00		\$284,524,573.32		36.11%	
15 Student Loan Asset-Backed Notes, Senior Series 2004-1		A-3 ARC		00432CBP5		1.92800%		\$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		1.90900%		\$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		1.95500%		\$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		2.02500%		\$22,500,000.00		\$0.00		\$22,500,000.00		2.86%	
20 Total Notes and Certificates						1.57120%		\$787,874,573.32		\$0.00		\$787,874,573.32		100.00%	
D. Fund Balances						09/30/16		Change		10/31/16					
1 Acquisition Fund						\$0.00		\$0.00		\$0.00					
2 Administration Fund						\$526,058.24		\$3,576.32		\$529,634.56					
3 Capitalized Interest Fund						\$2,862,081.00		\$0.00		\$2,862,081.00					
4 Collection Fund						\$6,838,399.36		\$1,461,313.50		\$8,299,712.86					
5 Debt Service Fund - Interest Account						\$592,956.46		\$376,430.92		\$969,387.38					
6 Debt Service Fund - Principal Account						\$0.00		\$4,487,586.11		\$4,487,586.11					
7 Total Fund Accounts Balance						\$10,819,495.06		\$6,328,906.85		\$17,148,401.91					

ACCESS GROUP, INC.

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

Report Date: November 25, 2016
Collection Period: 10/01/16 to 10/31/16

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		10/31/2016	10/31/2016	10/31/2016
	1 Borrower Payments - Total	(\$5,277,216.81)	(\$4,926,211.92)	(\$351,004.89)
	2 Claim Payments	(\$1,172,448.54)	(\$1,073,078.52)	(\$99,370.02)
	3 Refunds	\$2,739.55	\$2,114.88	\$624.67
	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	\$0.00	\$0.00	\$0.00
	5 New Acquisitions - Total	\$0.00	\$0.00	\$0.00
	6 Total Cash Principal Activity	(\$6,446,925.80)	(\$5,997,175.56)	(\$449,750.24)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$220,681.01	\$200,079.22	\$20,601.79
	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	\$44,511.59	\$42,203.07	\$2,308.52
	4b Adjustments - Write-offs	(\$18,836.60)	(\$16,808.67)	(\$2,027.93)
	4 Total Adjustments	\$25,674.99	\$25,394.40	\$280.59
	5 Total Non-Cash Principal Activity	\$246,356.00	\$225,473.62	\$20,882.38
C.	Total Student Loan Principal Activity	(\$6,200,569.80)	(\$5,771,701.94)	(\$428,867.86)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,503,522.51)	(\$1,470,362.20)	(\$33,160.31)
	2 Claim Payments	(\$36,818.28)	(\$34,271.66)	(\$2,546.62)
	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	(\$1,540,340.79)	(\$1,504,633.86)	(\$35,706.93)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,723,563.26	\$1,671,581.92	\$51,981.34
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$27,742.01	\$24,463.46	\$3,278.55
	3 Special Allowance Payments Estimate	\$81,623.03	\$76,057.43	\$5,565.60
	4 Capitalized Interest	(\$220,681.01)	(\$200,079.22)	(\$20,601.79)
	5a Small Balance and Other Adjustments	(\$42,575.36)	(\$40,978.07)	(\$1,597.29)
	5b Adjustments - Write-offs	(\$3,226.88)	(\$2,878.36)	(\$348.52)
	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	(\$45,802.24)	(\$43,856.43)	(\$1,945.81)
	6 Fee Accruals	\$10,127.83	\$10,101.96	\$25.87
	7 Total Non-Cash Interest Activity	\$1,576,572.88	\$1,538,269.12	\$38,303.76
F.	Total Student Loan Interest Activity	\$36,232.09	\$33,635.26	\$2,596.83

ACCESS GROUP, INC.

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Monthly Servicing Report

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Collection Period: 10/01/16 to 10/31/16

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	October 31, 2016	
	1 Beginning Balance	\$6,529,633.02	
	2 Transfers to Other Funds	(\$6,529,633.02)	
	3 Amount received in the collection account related to the collection period	\$5,011,269.95	
	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	\$1,172,448.54	
	8 Guarantee Payments of Interest	\$36,818.28	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$3,680.03	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$6,224,216.80	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$282,195.59	\$282,195.59 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$659,907.25	\$659,907.25 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$934,206.01	\$934,206.01 \$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	\$69,553.15	\$69,553.15 \$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	\$4,278,354.80	\$4,278,354.80 \$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	\$6,224,216.80	\$6,224,216.80 \$0.00

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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)	\$6,224,216.80	\$6,224,216.80	\$0.00	
B.	Administration Funds	\$942,102.84	\$5,282,113.96	\$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	\$5,282,113.96	\$0.00	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,282,113.96	\$0.00	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$83,741.88	\$5,198,372.08	\$0.00	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$62,253.51	\$5,136,118.57	\$0.00	
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,136,118.57	\$0.00	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,136,118.57	\$0.00	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$65,310.98	\$5,070,807.59	\$0.00	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$63,529.92	\$5,007,277.67	\$0.00	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$56,863.20	\$4,950,414.47	\$0.00	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$64,357.92	\$4,886,056.55	\$0.00	
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,886,056.55	\$0.00	
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$261,354.16	\$4,624,702.39	\$0.00	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$96,265.00	\$4,528,437.39	\$0.00	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$78,349.44	\$4,450,087.95	\$0.00	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$102,180.00	\$4,347,907.95	\$0.00	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,347,907.95	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$934,206.01			
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	\$4,347,907.95	\$0.00	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,347,907.95	\$0.00	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,347,907.95	\$0.00	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,347,907.95	\$0.00	
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,347,907.95	\$0.00	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,347,907.95	\$0.00	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,347,907.95	\$0.00	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,347,907.95	\$0.00	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,347,907.95	\$0.00	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,347,907.95	\$0.00	
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,347,907.95	\$0.00	
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,347,907.95	\$0.00	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,347,907.95	\$0.00	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,347,907.95	\$0.00	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,347,907.95	\$0.00	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,347,907.95	\$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	\$36,883.75	\$4,311,024.20	\$0.00	
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$27,422.40	\$4,283,601.80	\$0.00	
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$5,247.00	\$4,278,354.80	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$69,553.15			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,278,354.80	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,278,354.80	\$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			
A.	Net Loan Rate	October 31, 2016	
	1 ARC outstanding aggregate principal	\$503,350,000.00	
	2 Interest net of FRN allocation	\$1,573,718.55	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$282,195.59	
	5 Minus amounts required..ED..guarantee agencies	\$637,539.61	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$25,005.81	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.50%	
	Net Loan Rate	1.50%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$756,302,186.40	
	2 Fund Balances	\$17,150,546.32	
	3 Senior Notes Interest	\$686,115.90	
	4 Senior Notes Outstanding	\$721,924,573.32	
	Senior Asset Percentage	107.04%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$756,302,186.40	
	2 Fund Balances	\$17,150,546.32	
	3 All Notes Interest	\$727,854.09	
	4 All Notes Outstanding	\$787,874,573.32	
	Subordinate Asset Percentage	98.08%	

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Subsidized Stafford	2,328	\$10,586,923.10	1.41%
	2 UnSubsidized Stafford	2,220	\$16,257,394.49	2.16%
	3 Consolidation	18,007	\$725,677,268.85	96.43%
	4 Total By Loan Type Distribution	22,555	\$752,521,586.44	100.00%
B.	Borrower Status Distribution:			
	1 In-School	24	\$170,495.05	0.02%
	In-School Consolidations	170	\$7,123,749.15	0.95%
	2 Grace	10	\$60,039.44	0.01%
	3 Deferment	379	\$5,999,368.95	0.80%
	4 Forbearance	583	\$16,853,317.97	2.24%
	5 Repayment	21,342	\$720,824,281.65	95.79%
	6 Claims	47	\$1,490,334.23	0.20%
	7 Total By Borrower Status Distribution	22,555	\$752,521,586.44	100.00%
C.	School Type Distribution:			
	1 Graduate	21,994	\$751,091,105.15	99.81%
	2 Undergraduate	561	\$1,430,481.29	0.19%
	3 Total By School Type Distribution	22,555	\$752,521,586.44	100.00%

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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:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
	In-School Current	12	\$82,890.72	0.78%	12	\$124,197.23	0.75%	170	\$7,328,813.21	1.01%
B.	Grace Current	4	\$26,848.79	0.25%	6	\$43,541.03	0.26%	0	\$0.00	0.00%
C.	TOTAL INTERIM	16	\$109,739.51	1.03%	18	\$167,738.26	1.01%	170	\$7,328,813.21	1.01%
D.	REPAYMENT:									
	Active									
	Current	1,551	\$6,216,222.49	58.15%	1,501	\$10,235,474.54	61.93%	16,136	\$628,357,639.84	86.23%
	1-29 Days Delinquent	194	\$946,806.41	8.86%	188	\$1,466,583.56	8.87%	888	\$43,605,216.35	5.98%
	30-59 Days Delinquent	56	\$276,411.60	2.59%	48	\$371,223.72	2.25%	186	\$9,784,702.90	1.34%
	60-89 Days Delinquent	44	\$261,283.79	2.44%	38	\$302,401.32	1.83%	90	\$5,263,488.62	0.72%
	90-119 Days Delinquent	24	\$150,249.52	1.41%	21	\$187,334.53	1.13%	59	\$4,106,015.89	0.56%
	>120 Days Delinquent	87	\$682,686.41	6.39%	89	\$932,610.65	5.64%	142	\$9,875,965.83	1.36%
E.	Deferment:									
	Current	165	\$846,888.16	7.92%	148	\$1,371,881.82	8.30%	66	\$3,902,219.93	0.54%
F.	Forbearance:									
	Current	175	\$1,084,105.71	10.14%	155	\$1,368,817.69	8.28%	253	\$15,156,536.85	2.08%
G.	Claims	16	\$115,715.99	1.08%	14	\$123,296.18	0.75%	17	\$1,304,243.45	0.18%
H.	TOTAL REPAYMENT	2,312	\$10,580,370.08	98.97%	2,202	\$16,359,624.01	98.99%	17,837	\$721,356,029.66	98.99%
I.	TOTAL PORTFOLIO	2,328	\$10,690,109.59	100.00%	2,220	\$16,527,362.27	100.00%	18,007	\$728,684,842.87	100.00%
J.	GRAND TOTAL					\$755,902,314.73				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2016

Collection Period: 10/01/16 to 10/31/16

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	10/01/16 to 10/31/16 11/25/16
A.	1 ABS Notes Outstanding	\$787,874,573
B.	1 Total Principal Balance	\$752,521,586
	2 Total Fund Accounts Balance	\$17,148,402
	3 Total Principal and Accrued Interest Balance	\$756,302,186
	4 Number of Loans	22,555
	5 Number of Borrowers	20,026
C.	1 Borrower Payments- Principal	\$5,277,217
	2 Borrower Payments- Interest	\$1,503,523
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$282,196
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	207
F.	1 Senior Notes Outstanding	\$721,924,573
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.50%
	6 Senior Asset Percentage	107.04%
	7 Subordinate Asset Percentage	98.08%

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

Monthly Servicing Report

Trend Analysis Report

October 31, 2016

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

	Collection Period Reporting Date	December-15	January-16	February-16	March-16	April-16	May-16	June-16	July-16	August-16	September-16	October-16
		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	11/25/16
A.	1 Asset Backed Securities	\$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	\$787,874,573
B.	1 Total Principal Balance	\$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	\$752,521,586
	2 Total Fund Accounts Balance	\$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	\$17,148,402
	3 Total Principal and Accrued Interest Balance	\$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	\$756,302,186
	4 Number of Loans	23,929	23,779	23,615	23,480	23,337	23,202	23,082	22,963	22,840	22,710	22,555
	5 Number of Borrowers	20,970	20,872	20,753	20,667	20,567	20,464	20,380	20,295	20,213	20,132	20,026
C.	1 Borrower Payments- Principal	\$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	\$5,277,217
	2 Borrower Payments- Interest	\$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	\$1,503,523
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$301,690	\$299,682	\$297,747	\$295,893	\$294,014	\$291,982	\$290,027	\$288,210	\$286,345	\$284,521	\$282,196
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.71%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	215	214	213	213	212	211	210	209	208	208	207
F.	1 Senior Notes Outstanding	\$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	\$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	\$15,153,462	\$0	\$0	\$15,716,578	\$0	\$0	\$15,657,651	\$0	\$0	\$17,203,476	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.62%	1.58%	1.58%	1.56%	1.43%	1.54%	1.39%	1.60%	1.54%	1.45%	1.50%
	6 Senior Asset Percentage	106.57%	106.57%	1.32%	106.70%	106.70%	106.70%	106.85%	106.88%	106.91%	107.07%	107.04%
	7 Subordinate Asset Percentage	98.16%	98.16%	98.16%	98.12%	98.12%	98.12%	98.09%	98.12%	98.15%	98.10%	98.08%