

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance				February 28, 2021	Change	March 31, 2021		
1	Principal Balance			\$488,197,060.98	(\$5,577,356.45)	\$482,619,704.53		
2	Accrued Interest			\$5,322,483.65	\$76,413.27	\$5,398,896.92		
3	Accrued ISP			\$27,711.50	\$11,783.78	\$39,495.28		
4	Accrued SAP			(\$53,494.24)	(\$26,928.49)	(\$80,422.73)		
5	Total Principal And Accrued Interest Balance			\$493,493,761.89	(\$5,516,087.89)	\$487,977,674.00		
6	Fund Accounts Balance			\$18,914,269.56	(\$2,052,968.44)	\$16,861,301.12		
7	Total Student Loans And Fund Balance			\$512,408,031.45	(\$7,569,056.33)	\$504,838,975.12		
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]		164	(1)	163		
3	Number of Loans			29,332	(238)	29,094		
4	Number of Borrowers			14,947	(109)	14,838		
C. Notes and Certificates				3/31/2021	Balance		Balance	% of
		CUSIP	Int. Rate		February 28, 2021	Change	March 31, 2021	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	0.92000%	\$53,400,000.00	\$0.00	\$53,400,000.00	9.94%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	0.71800%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.27%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	0.00000%	\$23,750,000.00	\$0.00	\$23,750,000.00	4.42%
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	0.71800%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.61%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	0.69700%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.61%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	0.92000%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.61%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	0.70800%	\$40,800,000.00	\$0.00	\$40,800,000.00	7.60%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	0.92000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.67%
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	0.41063%	\$44,981,236.36	(\$3,748,236.36)	\$41,233,000.00	7.68%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.69700%	\$61,500,000.00	(\$4,000,000.00)	\$57,500,000.00	10.71%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	1.18000%	\$51,600,000.00	\$0.00	\$51,600,000.00	9.61%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	0.70800%	\$65,000,000.00	\$0.00	\$65,000,000.00	12.10%
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	0.00000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.19%
20	Total Notes and Certificates		0.71400%		\$544,831,236.36	(\$7,748,236.36)	\$537,083,000.00	100.00%
D. Fund Balances				February 28, 2021	Change	March 31, 2021		
1	Acquisition Fund			\$0.00	\$0.00	\$0.00		
2	Administration Fund			\$59,864.38	\$574.00	\$60,438.38		
3	Capitalized Interest Fund			\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund			\$7,852,044.57	\$856,328.91	\$8,708,373.48		
5	Debt Service Fund - Interest Account			\$352,234.06	\$4,752.64	\$356,986.70		
6	Debt Service Fund - Principal Account			\$7,788,045.55	(\$2,914,623.99)	\$4,873,421.56		
7	Total Fund Accounts Balance			\$18,914,269.56	(\$2,052,968.44)	\$16,861,301.12		

ACCESS GROUP, INC.

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

Report Date: April 26, 2021
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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		3/31/2021	3/31/2021	3/31/2021
1	Borrower Payments - Total	(\$5,656,165.06)	(\$5,444,522.15)	(\$211,642.91)
2	Claim Payments	(\$86,658.11)	(\$86,658.11)	\$0.00
3	Refunds	\$0.00	\$0.00	\$0.00
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	\$76,259.48	\$76,259.48	\$0.00
5	New Acquisitions - Total	\$76,259.48	\$76,259.48	\$0.00
6	Total Cash Principal Activity	(\$5,666,563.69)	(\$5,454,920.78)	(\$211,642.91)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$89,281.13	\$72,743.94	\$16,537.19
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$73.89)	(\$68.17)	(\$5.72)
4	Total Adjustments	(\$73.89)	(\$68.17)	(\$5.72)
5	Total Non-Cash Principal Activity	\$89,207.24	\$72,675.77	\$16,531.47
C.	Total Student Loan Principal Activity	(\$5,577,356.45)	(\$5,382,245.01)	(\$195,111.44)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$956,871.73)	(\$940,745.97)	(\$16,125.76)
2	Claim Payments	(\$858.27)	(\$858.27)	\$0.00
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	(\$16.89)	(\$16.88)	(\$0.01)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$957,746.89)	(\$941,621.12)	(\$16,125.77)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,113,633.13	\$1,090,346.42	\$23,286.71
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$11,783.78	\$10,861.27	\$922.51
3	Special Allowance Payments - Accrued	(\$26,928.49)	(\$27,374.47)	\$445.98
4	Capitalized Interest	(\$89,281.13)	(\$72,743.94)	(\$16,537.19)
5a	Small Balance and Other Adjustments	(\$53.90)	\$41.64	(\$95.54)
5b	Adjustments - Write-offs	(\$6.64)	(\$6.64)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$60.54)	\$35.00	(\$95.54)
6	Fee Accruals	\$9,868.70	\$8,846.24	\$1,022.46
7	Total Non-Cash Interest Activity	\$1,019,015.45	\$1,009,970.52	\$9,044.93
F.	Total Student Loan Interest Activity	\$61,268.56	\$68,349.40	(\$7,080.84)

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	March 31, 2021	
	1 Beginning Balance	\$5,768,397.47	
	2 Transfers to Other Funds	(\$5,768,397.47)	
	3 Amount received in the collection account related to the collection period	\$8,422,124.50	
	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	\$86,658.11	
	8 Guarantee Payments of Interest	\$858.27	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$76,259.48)	
	11 Interest and Other Earnings	\$415.80	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$8,433,797.20	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$183,073.90	\$183,073.90 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$427,999.76	\$427,999.76 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$310,554.25	\$310,554.25 \$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	\$29,776.32	\$29,776.32 \$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	\$1,845,000.00	\$1,845,000.00 \$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$5,637,392.97	\$5,637,392.97 \$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	\$8,433,797.20	\$8,433,797.20 \$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)	\$8,433,797.20	\$8,433,797.20	\$0.00
B.		Administration Funds	\$611,073.66	\$7,822,723.54	\$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	\$7,822,723.54	\$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,822,723.54	\$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$37,679.04	\$7,785,044.50	\$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$27,553.68	\$7,757,490.82	\$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,757,490.82	\$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,757,490.82	\$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$28,823.76	\$7,728,667.06	\$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$28,823.76	\$7,699,843.30	\$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$28,823.76	\$7,671,019.54	\$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$25,704.00	\$7,645,315.54	\$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,645,315.54	\$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$15,050.23	\$7,630,265.31	\$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$35,823.06	\$7,594,442.25	\$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$36,408.96	\$7,558,033.29	\$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$45,864.00	\$7,512,169.29	\$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,512,169.29	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$310,554.25		
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	\$7,512,169.29	\$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,512,169.29	\$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$7,512,169.29	\$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$7,512,169.29	\$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,512,169.29	\$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,512,169.29	\$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$7,512,169.29	\$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$7,512,169.29	\$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$7,512,169.29	\$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$7,512,169.29	\$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,512,169.29	\$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$7,512,169.29	\$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$7,512,169.29	\$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$7,512,169.29	\$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$7,512,169.29	\$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,512,169.29	\$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	\$0.00	\$7,512,169.29	\$0.00
	2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$13,900.32	\$7,498,268.97	\$0.00
	3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$15,876.00	\$7,482,392.97	\$0.00
		Total Interest Distribution on Subordinate Notes or Obligations:	\$29,776.32		
F.		Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$7,482,392.97	\$0.00
G.		Allocation to Principal Account for scheduled Principal Payments	\$1,845,000.00	\$5,637,392.97	\$0.00
H.		Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$5,637,392.97	\$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		
	1 ARC outstanding aggregate principal	\$495,850,000.00	
	2 Interest net of FRN allocation	\$1,089,673.88	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$180,982.39	
	5 Minus amounts required..ED..guarantee agencies	\$415,508.67	
	6 Minus defaulted during the month	\$2,435.40	
	7 Minus auction note and trustee fees	\$13,943.76	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.16%	
	Net Loan Rate	1.16%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$487,977,674.00	
	2 Fund Balances	\$16,861,912.51	
	3 Senior Notes Interest	\$145,961.88	
	4 Senior Notes Outstanding	\$471,133,000.00	
	Senior Asset Percentage	107.12%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$487,977,674.00	
	2 Fund Balances	\$16,861,912.51	
	3 All Notes Interest	\$150,220.89	
	4 All Notes Outstanding	\$537,083,000.00	
	Subordinate Asset Percentage	93.97%	

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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	1,047	\$5,052,566.30	1.05%
	2 UnSubsidized Stafford	1,034	\$7,784,409.58	1.61%
	3 Consolidation	27,013	\$469,782,728.65	97.34%
	4 Total By Loan Type Distribution	29,094	\$482,619,704.53	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.00%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	363	\$5,990,856.22	1.24%
	4 Forbearance	599	\$13,478,967.81	2.79%
	5 Repayment	28,126	\$463,012,341.46	95.94%
	6 Claims	4	\$120,364.99	0.02%
	7 Total By Borrower Status Distribution	29,094	\$482,619,704.53	100.00%
C.	School Type Distribution:			
	1 Graduate	28,896	\$482,079,845.77	99.89%
	2 Undergraduate	198	\$539,858.76	0.11%
	3 Total By School Type Distribution	29,094	\$482,619,704.53	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes					Portfolio Status By Loan Type					
A. B. C. D. E. F. G. H. I. J.	Subsidized Stafford				Unsubsidized Stafford			Consolidations		
	Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
	In-School Current	1	\$6,901.00	0.13%	1	\$15,434.56	0.19%	162	\$3,363,696.17	0.71%
	Grace Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
	TOTAL INTERIM	1	\$6,901.00	0.13%	1	\$15,434.56	0.19%	162	\$3,363,696.17	0.71%
	REPAYMENT:									
	Active									
	Current	786	\$3,591,653.21	69.70%	778	\$5,776,699.79	72.52%	25,198	\$428,792,792.20	90.29%
	1-29 Days Delinquent	57	\$310,397.68	6.02%	57	\$441,663.64	5.54%	743	\$16,340,256.49	3.44%
30-59 Days Delinquent	24	\$175,266.65	3.40%	25	\$235,757.30	2.96%	179	\$5,129,095.75	1.08%	
60-89 Days Delinquent	8	\$71,458.43	1.39%	8	\$112,313.26	1.41%	72	\$2,142,342.63	0.45%	
90-119 Days Delinquent	7	\$46,189.23	0.90%	6	\$60,031.27	0.75%	16	\$472,322.17	0.10%	
≥ 120 Days Delinquent	22	\$139,245.26	2.70%	22	\$206,605.09	2.59%	118	\$3,598,570.22	0.76%	
Deferment:										
Current	66	\$351,794.84	6.83%	51	\$445,277.90	5.59%	84	\$2,060,749.29	0.43%	
Forbearance:										
Current	76	\$459,926.32	8.93%	86	\$671,953.16	8.44%	437	\$12,878,438.12	2.71%	
Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	4	\$121,769.82	0.03%	
TOTAL REPAYMENT	1,046	\$5,145,931.62	99.87%	1,033	\$7,950,301.41	99.81%	26,851	\$471,536,336.69	99.29%	
TOTAL PORTFOLIO	1,047	\$5,152,832.62	100.00%	1,034	\$7,965,735.97	100.00%	27,013	\$474,900,032.86	100.00%	
GRAND TOTAL					\$488,018,601.45					

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/21 to 03/31/21 04/26/21
A.	1 ABS Notes Outstanding	\$537,083,000
B.	1 Total Principal Balance	\$482,619,705
	2 Total Fund Accounts Balance	\$16,861,301
	3 Total Principal and Accrued Interest Balance	\$487,977,674
	4 Number of Loans	29,094
	5 Number of Borrowers	14,838
C.	1 Borrower Payments- Principal	\$5,656,165
	2 Borrower Payments- Interest	\$956,872
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$183,074
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	163
F.	1 Senior Notes Outstanding	\$471,133,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$7,748,236
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.16%
	6 Senior Asset Percentage	107.12%
	7 Subordinate Asset Percentage	93.97%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2021

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

	Collection Period	May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21	February-21	March-21
	Reporting Date	6/25/2020	7/27/2020	8/25/2020	9/25/2020	10/26/2020	11/25/2020	12/28/2020	1/25/2021	2/25/2021	3/25/2021	4/26/2021
A.	1 Asset Backed Securities	\$583,634,109	\$570,458,365	\$570,458,365	\$570,458,365	\$557,535,224	\$557,535,224	\$557,535,224	\$548,331,236	\$548,331,236	\$544,831,236	\$537,083,000
B.	1 Total Principal Balance	\$529,114,815	\$524,987,040	\$520,828,123	\$516,628,099	\$511,904,595	\$507,403,509	\$503,553,135	\$498,503,575	\$493,290,008	\$488,197,061	\$482,619,705
	2 Total Fund Accounts Balance	\$20,222,668	\$11,333,807	\$15,090,923	\$19,411,134	\$11,219,642	\$15,820,812	\$18,983,100	\$12,349,903	\$17,225,673	\$18,914,270	\$16,861,301
	3 Total Principal and Accrued Interest Balance	\$534,159,987	\$530,201,713	\$525,959,819	\$521,674,605	\$517,021,695	\$512,599,080	\$508,834,717	\$503,764,989	\$498,590,283	\$493,493,762	\$487,977,674
	4 Number of Loans	31,002	30,822	30,633	30,449	30,249	30,051	29,910	29,711	29,505	29,332	29,094
	5 Number of Borrowers	15,755	15,670	15,581	15,484	15,393	15,293	15,231	15,134	15,029	14,947	14,838
C.	1 Borrower Payments- Principal	\$4,153,487	\$3,974,004	\$4,196,541	\$4,440,540	\$4,505,371	\$4,490,984	\$3,920,535	\$5,138,381	\$5,281,771	\$4,929,698	\$5,656,165
	2 Borrower Payments- Interest	\$907,669	\$937,605	\$969,981	\$1,007,014	\$1,011,509	\$1,007,062	\$989,550	\$1,007,346	\$973,795	\$942,519	\$956,872
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736	\$191,964	\$190,276	\$188,832	\$186,939	\$184,984	\$183,074
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.79%	2.79%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	171	170	169	169	168	167	166	166	165	164	163
F.	1 Senior Notes Outstanding	\$517,684,109	\$504,508,365	\$504,508,365	\$504,508,365	\$491,585,224	\$491,585,224	\$491,585,224	\$482,381,236	\$482,381,236	\$478,881,236	\$471,133,000
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$0	\$13,175,744	\$0	\$0	\$12,923,141	\$0	\$0	\$9,203,988	\$0	\$3,500,000	\$7,748,236
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.11%	1.03%	1.01%	1.14%	1.11%	1.20%	1.19%	1.17%	1.18%	0.92%	1.16%
	6 Senior Asset Percentage	107.02%	107.30%	107.20%	107.20%	107.43%	107.44%	107.00%	106.88%	106.90%	106.97%	107.12%
	7 Subordinate Asset Percentage	94.93%	94.89%	94.81%	94.81%	94.72%	94.72%	94.32%	94.02%	94.04%	94.02%	93.97%