

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 27, 2021

Collection Period: 11/01/21 to 11/30/21

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

A. Student Loan Portfolio and Fund Balance				October 31, 2021	Change	November 30, 2021	
1	Principal Balance			\$450,242,578.46	(\$16,467,908.72)	\$433,774,669.74	
2	Accrued Interest			\$5,826,837.66	(\$49,805.11)	\$5,777,032.55	
3	Accrued ISP			\$43,181.16	(\$21,151.97)	\$22,029.19	
4	Accrued SAP			(\$95,740.82)	\$50,326.00	(\$45,414.82)	
5	Total Principal And Accrued Interest Balance			\$456,016,856.46	(\$16,488,539.80)	\$439,528,316.66	
6	Fund Accounts Balance			\$10,809,092.30	\$16,540,956.73	\$27,350,049.03	
7	Total Student Loans And Fund Balance			\$466,825,948.76	\$52,416.93	\$466,878,365.69	
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]	158	(1)	157	
	3	Number of Loans		27,870	(839)	27,031	
	4	Number of Borrowers		14,245	(427)	13,818	
C. Notes and Certificates				11/30/2021	Balance	Balance	% of
		CUSIP	Int. Rate	October 31, 2021	Change	November 30, 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	1.04000%	\$53,400,000.00	\$0.00	\$53,400,000.00	10.70%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC 00432CAN1	1.04000%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.83%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC 00432CAP6	1.04000%	\$23,750,000.00	\$0.00	\$23,750,000.00	4.76%
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	1.04000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.19%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC 00432CBA8	1.04000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.19%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC 00432CBB6	1.04000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.19%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC 00432CBC4	1.04000%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.18%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC 00432CBE0	1.04000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.95%
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	0.34225%	\$37,599,000.00	\$0.00	\$37,599,000.00	7.53%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC 00432CBP5	1.04000%	\$23,050,000.00	\$0.00	\$23,050,000.00	4.62%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC 00432CBQ3	1.04000%	\$51,600,000.00	\$0.00	\$51,600,000.00	10.34%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC 00432CBR1	1.04000%	\$65,000,000.00	\$0.00	\$65,000,000.00	13.03%
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	1.04000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.51%
20	Total Notes and Certificates		0.98743%	\$498,999,000.00	\$0.00	\$498,999,000.00	100.00%
D. Fund Balances				October 31, 2021	Change	November 30, 2021	
1	Acquisition Fund			\$0.00	\$0.00	\$0.00	
2	Administration Fund			\$56,042.96	(\$164.49)	\$55,878.47	
3	Capitalized Interest Fund			\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund			\$5,760,802.93	\$13,665,679.33	\$19,426,482.26	
5	Debt Service Fund - Interest Account			\$358,112.44	\$28,277.84	\$386,390.28	
6	Debt Service Fund - Principal Account			\$1,772,052.97	\$2,847,164.05	\$4,619,217.02	
7	Total Fund Accounts Balance			\$10,809,092.30	\$16,540,956.73	\$27,350,049.03	

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Report Date: December 27, 2021  
Collection Period: 11/01/21 to 11/30/21

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		11/30/2021	11/30/2021	11/30/2021
1	Borrower Payments - Total	(\$16,314,227.32)	(\$16,148,690.56)	(\$165,536.76)
2	Claim Payments	(\$221,772.29)	(\$190,866.16)	(\$30,906.13)
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	\$12,102.36	\$12,102.36	\$0.00
5	New Acquisitions - Total	\$12,102.36	\$12,102.36	\$0.00
6	Total Cash Principal Activity	(\$16,523,897.25)	(\$16,327,454.36)	(\$196,442.89)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$60,869.22	\$54,790.14	\$6,079.08
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	(\$4,880.69)	(\$4,809.99)	(\$70.70)
4	Total Adjustments	(\$4,880.69)	(\$4,809.99)	(\$70.70)
5	Total Non-Cash Principal Activity	\$55,988.53	\$49,980.15	\$6,008.38
C.	Total Student Loan Principal Activity	(\$16,467,908.72)	(\$16,277,474.21)	(\$190,434.51)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$960,480.86)	(\$946,161.85)	(\$14,319.01)
2	Claim Payments	(\$8,579.38)	(\$8,404.73)	(\$174.65)
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	(\$30.86)	(\$30.43)	(\$0.43)
6	Subsidized Gov't Interest Payments (ISP)	(\$31,030.95)	(\$28,977.28)	(\$2,053.67)
7	Special Allowance Payments (SAP)	\$63,413.77	\$76,215.79	(\$12,802.02)
8	Total Cash Interest Activity	(\$936,708.28)	(\$907,358.50)	(\$29,349.78)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$977,069.21	\$957,405.56	\$19,663.65
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$11,035.92	\$10,355.07	\$680.85
3	Special Allowance Payments - Accrued	(\$22,422.97)	(\$23,751.49)	\$1,328.53
4	Capitalized Interest	(\$60,869.22)	(\$54,790.14)	(\$6,079.08)
5a	Small Balance and Other Adjustments	(\$4,084.46)	(\$3,819.80)	(\$264.66)
5b	Adjustments - Write-offs	(\$0.90)	(\$0.46)	(\$0.44)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$1,156.94)	(\$1,077.12)	(\$79.82)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$9,335.20	\$563.56	\$8,771.64
5	Total Adjustments	\$4,092.90	(\$4,333.82)	\$8,426.72
6	Fee Accruals	\$7,171.36	\$6,533.46	\$637.90
7	Total Non-Cash Interest Activity	\$916,077.20	\$891,418.63	\$24,658.57
F.	Total Student Loan Interest Activity	(\$20,631.08)	(\$15,939.87)	(\$4,691.21)

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Collection Period: 11/01/21 to 11/30/21

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	November 30, 2021	
	1 Beginning Balance	\$3,796,096.29	
	2 Transfers to Other Funds	(\$3,796,096.29)	
	3 Amount received in the collection account related to the collection period	\$18,399,094.33	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$31,030.95	
	6 Federal Special Allowance Payments	(\$63,413.77)	
	7 Guarantee Payments of Principal	\$221,772.29	
	8 Guarantee Payments of Interest	\$8,579.38	
	9 Misc. Payments Received/Due	\$454.46	
	10 Sale Proceeds/Repurchases	(\$12,102.36)	
	11 Interest and Other Earnings	\$261.57	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$18,585,676.85	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection      Transfer/Used from Other Funds
	1a Administrative Allowance	\$168,840.97	\$168,840.97      \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$424,877.29	\$424,877.29      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$371,604.47	\$371,604.47      \$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	\$61,604.90	\$61,604.90      \$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	\$0.00	\$0.00      \$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$16,475,130.39	\$16,475,130.39      \$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	\$1,083,618.83	\$1,083,618.83      \$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	\$18,585,676.85	\$18,585,676.85      \$0.00

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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	CAP I Account Used
A.		Total Available Funds (Collection Fund Account)	\$18,585,676.85	\$18,585,676.85	\$0.00
B.		Administration Funds	\$593,718.26	\$17,991,958.59	\$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	\$17,991,958.59	\$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$17,991,958.59	\$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$48,337.68	\$17,943,620.91	\$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$35,348.06	\$17,908,272.85	\$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$17,908,272.85	\$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$17,908,272.85	\$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$36,977.43	\$17,871,295.42	\$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$36,503.56	\$17,834,791.86	\$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$40,931.70	\$17,793,860.16	\$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$36,932.16	\$17,756,928.00	\$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$17,756,928.00	\$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$11,081.00	\$17,745,847.00	\$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$18,285.04	\$17,727,561.96	\$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$48,369.84	\$17,679,192.12	\$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$58,838.00	\$17,620,354.12	\$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$17,620,354.12	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$371,604.47		
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	\$17,620,354.12	\$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$17,620,354.12	\$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$17,620,354.12	\$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$17,620,354.12	\$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$17,620,354.12	\$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$17,620,354.12	\$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$17,620,354.12	\$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$17,620,354.12	\$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$17,620,354.12	\$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$17,620,354.12	\$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$17,620,354.12	\$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$17,620,354.12	\$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$17,620,354.12	\$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$17,620,354.12	\$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$17,620,354.12	\$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$17,620,354.12	\$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	\$21,498.50	\$17,598,855.62	\$0.00
	2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$19,739.40	\$17,579,116.22	\$0.00
	3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$20,367.00	\$17,558,749.22	\$0.00
		Total Interest Distribution on Subordinate Notes or Obligations:	\$61,604.90		
F.		Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$17,558,749.22	\$0.00
G.		Allocation to Principal Account for scheduled Principal Payments	\$0.00	\$17,558,749.22	\$0.00
H.		Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$16,475,130.39	\$1,083,618.83	\$0.00
I.		Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$1,083,618.83	\$0.00
J.		Allocate to Principal Account, after prior allocations	\$1,083,618.83	\$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			
<b>A.</b>	<b>Net Loan Rate</b>		
	1 ARC outstanding aggregate principal	\$461,400,000.00	
	2 Interest net of FRN allocation	\$961,631.90	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$168,840.97	
	5 Minus amounts required..ED..guarantee agencies	\$374,033.87	
	6 Minus defaulted during the month	\$2,779.96	
	7 Minus auction note and trustee fees	\$51,735.12	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	0.95%	
	<b>Net Loan Rate</b>	<b>0.95%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$439,528,316.66	
	2 Fund Balances	\$27,350,562.93	
	3 Senior Notes Interest	\$229,506.11	
	4 Senior Notes Outstanding	\$433,049,000.00	
	<b>Senior Asset Percentage</b>	<b>107.76%</b>	
<b>C.</b>	<b>Subordinate Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$439,528,316.66	
	2 Fund Balances	\$27,350,562.93	
	3 All Notes Interest	\$262,347.22	
	4 All Notes Outstanding	\$498,999,000.00	
	<b>Subordinate Asset Percentage</b>	<b>93.51%</b>	

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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	960	\$4,647,413.22	1.07%
	2 UnSubsidized Stafford	949	\$7,106,326.49	1.64%
	3 Consolidation	25,122	\$422,020,930.03	97.29%
	4 Total By Loan Type Distribution	27,031	\$433,774,669.74	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	288	\$4,977,488.37	1.15%
	4 Forbearance	475	\$9,322,114.19	2.15%
	5 Repayment	26,238	\$418,997,657.74	96.59%
	6 Claims	28	\$460,235.39	0.11%
	7 Total By Borrower Status Distribution	27,031	\$433,774,669.74	100.00%
C.	School Type Distribution:			
	1 Graduate	26,855	\$433,298,703.35	99.89%
	2 Undergraduate	176	\$475,966.39	0.11%
	3 Total By School Type Distribution	27,031	\$433,774,669.74	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	0.15%	1	\$15,555.42	0.21%	155	\$3,015,570.60	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	0.15%	1	\$15,555.42	0.21%	155	\$3,015,570.60	0.71%
	REPAYMENT:									
	Active									
	Current	754	\$3,535,538.62	74.50%	748	\$5,539,878.81	76.03%	23,392	\$385,925,486.62	90.27%
	1-29 Days Delinquent	85	\$501,640.43	10.57%	82	\$709,554.17	9.74%	759	\$17,365,696.65	4.06%
30-59 Days Delinquent	24	\$136,836.04	2.88%	26	\$226,625.56	3.11%	131	\$3,839,732.37	0.90%	
60-89 Days Delinquent	5	\$30,405.89	0.64%	5	\$34,265.52	0.47%	80	\$2,496,522.81	0.58%	
90-119 Days Delinquent	3	\$13,224.98	0.28%	3	\$21,431.07	0.29%	41	\$1,189,071.29	0.28%	
≥ 120 Days Delinquent	6	\$35,392.01	0.75%	5	\$49,058.08	0.67%	89	\$2,536,767.70	0.59%	
Deferment:										
Current	42	\$229,073.81	4.83%	31	\$311,943.75	4.28%	60	\$1,636,082.06	0.38%	
Forbearance:										
Current	34	\$196,884.61	4.15%	42	\$295,338.20	4.05%	399	\$9,183,022.11	2.15%	
Claims	6	\$59,743.49	1.26%	6	\$83,096.53	1.14%	16	\$331,362.09	0.08%	
TOTAL REPAYMENT	959	\$4,738,739.88	99.85%	948	\$7,271,191.69	99.79%	24,967	\$424,503,743.70	99.29%	
TOTAL PORTFOLIO	960	\$4,745,640.88	100.00%	949	\$7,286,747.11	100.00%	25,122	\$427,519,314.30	100.00%	
GRAND TOTAL					\$439,551,702.29					

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 27, 2021

Collection Period: 11/01/21 to 11/30/21

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/21 to 11/30/21 12/27/21
<b>A.</b>	1 ABS Notes Outstanding	\$498,999,000
<b>B.</b>	1 Total Principal Balance	\$433,774,670
	2 Total Fund Accounts Balance	\$27,350,049
	3 Total Principal and Accrued Interest Balance	\$439,528,317
	4 Number of Loans	27,031
	5 Number of Borrowers	13,818
<b>C.</b>	1 Borrower Payments- Principal	\$16,314,227
	2 Borrower Payments- Interest	\$960,481
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$168,841
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	157
<b>F.</b>	1 Senior Notes Outstanding	\$433,049,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	0.95%
	6 Senior Asset Percentage	107.76%
	7 Subordinate Asset Percentage	93.51%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

November 30, 2021

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

	Collection Period	January-21	February-21	March-21	April-21	May-21	June-21	July-21	August-21	September-21	October-21	November-21
	Reporting Date	2/25/2021	3/25/2021	4/26/2021	5/25/2021	6/25/2021	7/26/2021	8/25/2021	9/27/2021	10/25/2021	11/26/2021	12/27/2021
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$548,331,236</b>	<b>\$544,831,236</b>	<b>\$537,083,000</b>	<b>\$532,233,000</b>	<b>\$526,583,000</b>	<b>\$520,138,000</b>	<b>\$517,938,000</b>	<b>\$513,088,000</b>	<b>\$502,449,000</b>	<b>\$498,999,000</b>	<b>\$498,999,000</b>
<b>B.</b>	1 Total Principal Balance	\$493,290,008	\$488,197,061	\$482,619,705	\$477,841,857	\$473,649,858	\$468,971,646	\$464,323,416	\$459,949,043	\$454,501,036	\$450,242,578	\$433,774,670
	2 Total Fund Accounts Balance	\$17,225,673	\$18,914,270	\$16,861,301	\$16,789,578	\$15,282,021	\$13,363,768	\$15,705,306	\$15,239,570	\$9,908,519	\$10,809,092	\$27,350,049
	3 Total Principal and Accrued Interest Balance	\$498,590,283	\$493,493,762	\$487,977,674	\$483,265,376	\$479,229,553	\$474,570,069	\$470,029,817	\$465,763,756	\$460,325,218	\$456,016,856	\$439,528,317
	4 Number of Loans	29,505	29,332	29,094	28,925	28,760	28,595	28,424	28,278	28,038	27,870	27,031
	5 Number of Borrowers	15,029	14,947	14,838	14,757	14,672	14,598	14,514	14,450	14,333	14,245	13,818
<b>C.</b>	1 Borrower Payments- Principal	\$5,281,771	\$4,929,698	\$5,656,165	\$4,741,170	\$4,227,962	\$4,714,170	\$4,575,116	\$4,119,343	\$4,920,069	\$4,240,514	\$16,314,227
	2 Borrower Payments- Interest	\$973,795	\$942,519	\$956,872	\$946,651	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$186,939	\$184,984	\$183,074	\$180,982	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841
	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)	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	165	164	163	163	162	161	160	160	159	158	157
<b>F.</b>	1 Senior Notes Outstanding	\$482,381,236	\$478,881,236	\$471,133,000	\$466,283,000	\$460,633,000	\$454,188,000	\$451,988,000	\$447,138,000	\$436,499,000	\$433,049,000	\$433,049,000
	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	\$3,500,000	\$7,748,236	\$4,850,000	\$5,650,000	\$6,445,000	\$2,200,000	\$4,850,000	\$10,639,000	\$3,450,000	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.18%	0.92%	1.16%	1.09%	1.00%	0.98%	1.15%	0.96%	1.04%	1.18%	0.95%
	6 Senior Asset Percentage	106.90%	106.97%	107.12%	107.21%	107.31%	107.39%	107.43%	107.53%	107.69%	107.76%	107.76%
	7 Subordinate Asset Percentage	94.04%	94.02%	93.97%	93.93%	93.86%	93.77%	93.74%	93.70%	93.55%	93.51%	93.51%