

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2024
Collection Period: 12/01/2023 to 12/31/2023

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		November 30, 2023	Change	December 31, 2023
1	Principal Balance	\$25,305,599.09	(\$1,048,800.73)	\$24,256,798.36
2	Accrued Interest	\$194,988.86	\$1,442.10	\$196,430.96
3	Total Principal And Accrued Interest Balance	\$25,500,587.95	(\$1,047,358.63)	\$24,453,229.32
4	Fund Accounts Balance	\$3,253,681.99	(\$4,376.55)	\$3,249,305.44
5	Total Student Loans And Fund Balance	\$28,754,269.94	(\$1,051,735.18)	\$27,702,534.76

B. Student Loan Portfolio and Fund Balance		November 30, 2023	Change	December 31, 2023
1	Weighted Average Coupon (WAC)	8.75%	0.00%	8.75%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	42	(3)	39
3	Number of Loans	7,387	(112)	7,275
4	Number of Borrowers	6,451	(97)	6,354

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	12/31/2023 Interest Rate	Balance November 30, 2023	Balance Change	Balance December 31, 2023	% of O/S Securities
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1 FRN 00432CBF7	3-mo CME Term SOFR	0.26161%	0.09000%	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2 FRN 00432CBG5	3-mo CME Term SOFR	0.26161%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3 ARC 00432CBH3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4 ARC 00432CBJ9	Auction	N/A	N/A	6.97400%	\$25,850,000.00	(\$950,000.00)	\$24,900,000.00	96.1%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.21000%	\$1,100,000.00	(\$100,000.00)	\$1,000,000.00	3.9%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2 ARC 00432CBL4	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
7	Total Notes and Certificates					6.90589%	\$26,950,000.00	(\$1,050,000.00)	\$25,900,000.00	100.0%

D. Fund Accounts Balance		November 30, 2023	Change	December 31, 2023
1	Capitalized Interest Account	\$400,000.00	\$0.00	\$400,000.00
2	Pre-Funding Account	\$0.00	\$0.00	\$0.00
3	Admin Account	\$21,314.70	(\$38.30)	\$21,276.40
4	Collection Account	\$1,597,547.44	(\$272,921.04)	\$1,324,626.40
5	Class A-1 Interest Account	\$0.00	\$0.00	\$0.00
6	Class A-1 Principal Account	\$0.00	\$0.00	\$0.00
7	Class A-2 Interest Account	\$0.00	\$0.00	\$0.00
8	Class A-2 Principal Account	\$0.00	\$0.00	\$0.00
9	Class A-3 Interest Account	\$0.00	\$0.00	\$0.00
10	Class A-3 Principal Account	\$0.00	\$0.00	\$0.00
11	Class A-4 Interest Account	\$137,558.19	(\$4,711.71)	\$132,846.48
12	Class A-4 Principal Account	\$992,883.86	\$273,686.68	\$1,266,570.54
13	Class B-1 Interest Account	\$4,377.78	\$99,607.82	\$103,985.60
14	Class B-1 Principal Account	\$100,000.02	(\$100,000.00)	\$0.02
15	Class B-2 Interest Account	\$0.00	\$0.00	\$0.00
16	Class B-2 Principal Account	\$0.00	\$0.00	\$0.00
17	Total Fund Accounts Balance	\$3,253,681.99	(\$4,376.55)	\$3,249,305.44

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity		December 31, 2023
1	Borrower Payments - Total	(\$1,038,829.04)
2	Claim Payments	\$0.00
3	Refunds	\$0.00
4	Reversals	\$0.00
5a	New Acquisitions - Principal	\$0.00
5b	Cancellations - Principal	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00
5d	New Acquisitions - Repurchases	\$0.00
5	New Acquisitions - Total	\$0.00
6	Total Cash Principal Activity	(\$1,038,829.04)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$5,284.80
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$1,098.09)
4b	Adjustments - Write-offs	(\$14,158.40)
4	Total Adjustments	(\$15,256.49)
5	Total Non-Cash Principal Activity	(\$9,971.69)
C. Total Student Loan Principal Activity		(\$1,048,800.73)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$184,350.94)
2	Claim Payments	\$0.00
3a	New Acquisitions - Sale Transfers	\$0.00
3b	New Acquisitions - Repurchases	\$0.00
3	New Acquisitions	\$0.00
4	Other Adjustments	\$0.00
5	Total Cash Interest Activity	(\$184,350.94)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$189,638.91
2	Capitalized Interest	(\$5,284.80)
3a	Small Balance and Other Adjustments	\$552.90
3b	Adjustments - Write-offs	(\$812.36)
3	Total Adjustments	(\$259.46)
4	Fee Accruals	\$1,698.39
5	Total Non-Cash Interest Activity	\$185,793.04
F. Total Student Loan Interest Activity		\$1,442.10

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		December 31, 2023		
	Beginning Balance			
	Transfers to Other Funds			
		\$1,547,437.74		
		(\$1,547,437.74)		
1a	Amount received in the collection account related to the collection period	\$899,923.73		
1b	Earnings	\$12,705.06		
1c	Recoveries	\$38,631.66		
1d	Misc. Payments Received/Due	\$0.00		
2	Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
3	Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
4	Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$951,260.45		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$21,088.00	\$21,088.00	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$755.80	\$755.80	\$0.00
2a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
2b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
2c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
2d	Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$125,780.16	\$125,780.16	\$0.00
3a	Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
3b	Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
3c	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
3d	Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
4a	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$3,593.34	\$3,593.34	\$0.00
4b	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$0.00	\$0.00	\$0.00
5a	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00
5b	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00
6	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00
7	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00
8	Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00
9	Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00
10	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$743,709.88	\$743,709.88	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$56,333.27	\$56,333.27	\$0.00
	Total Payments	\$951,260.45	\$951,260.45	\$0.00

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$951,260.45	\$951,260.45	\$0.00
B.	First	Administration Allowance	\$21,843.80	\$929,416.65	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$929,416.65	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$929,416.65	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$929,416.65	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$125,780.16	\$803,636.49	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$125,780.16		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$803,636.49	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$803,636.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$803,636.49	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$803,636.49	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$3,593.34	\$800,043.15	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$800,043.15	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$800,043.15	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$800,043.15	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$800,043.15	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$800,043.15	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$800,043.15	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$800,043.15	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$743,709.88	\$56,333.27	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$56,333.27	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance		\$0.00	
2 ARC Notes outstanding Balance		\$25,900,000.00	
3 Amount of Accrued Interest		\$177,319.29	
4 Plus investment earnings and late fees		\$13,805.27	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$9,096.30	
7 Minus Notes fees expected during current Interest Period		\$755.80	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.40%	
Net Loan Rate		8.40%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$24,453,229.32		\$24,453,229.32
2 Fund Balances	\$3,249,305.44		\$946,403.15
3 Senior Notes Interest and Fees Accrued	\$95,557.11		\$95,557.11
4 Senior Notes Outstanding	\$24,900,000.00		\$23,000,000.00
Senior Asset Percentage	110.87%		110.02%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$24,453,229.32		\$24,453,229.32
2 Fund Balances	\$3,249,305.44		\$946,403.15
3 All Notes Interest and Fees Accrued	\$99,632.47		\$99,632.47
4 All Notes Outstanding	\$25,900,000.00		\$23,800,000.00
Subordinate Asset Percentage	106.57%		106.30%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	7,275	\$24,256,798.36	100.00%
	2 Total By Loan Type Distribution (a)	7,275	\$24,256,798.36	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$6,083.00	0.03%
	2 Grace	5	\$54,810.00	0.23%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	22	\$166,167.00	0.69%
	5 Repayment	7,241	\$23,996,978.97	98.93%
	6 Interim Charge-Offs	6	\$32,759.39	0.14%
	7 Total By Borrower Status Distribution	7,275	\$24,256,798.36	100.00%
C.	School Type Distribution:			
	1 Graduate	7,231	\$24,067,283.98	99.22%
	2 Undergraduate	44	\$189,514.38	0.78%
	3 Total By Loan Type Distribution	7,275	\$24,256,798.36	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	1	\$12,989.24	0.05%	
B. Grace				
Current	5	\$110,362.51	0.45%	
C. TOTAL INTERIM	6	\$123,351.75	0.50%	
D. REPAYMENT:				
Active				
Current	6,563	\$21,132,849.75	86.42%	
1-29 Days Delinquent	450	\$1,797,402.30	7.35%	
30-59 Days Delinquent	122	\$590,404.69	2.41%	
60-89 Days Delinquent	38	\$192,406.29	0.79%	
90-119 Days Delinquent	22	\$131,257.94	0.54%	
120-149 Days Delinquent	21	\$118,341.00	0.48%	
150-179 Days Delinquent	25	\$163,144.09	0.67%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	22	\$170,727.01	0.70%	
G. Interim Charge-Offs	6	\$33,344.50	0.14%	
H. TOTAL REPAYMENT	7,269	\$24,329,877.57	99.50%	
I. TOTAL PORTFOLIO	7,275	\$24,453,229.32	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$25,900,000
B.	1 Total Private Principal Outstanding Balance	\$24,256,798
	2 Total Fund Accounts Balance	\$3,249,305
	3 Total Principal and Accrued Interest Balance	\$24,453,229
	4 Number of Loans	7,275
	5 Number of Borrowers	6,354
C.	1 Borrower Payments- Principal	\$1,038,829
	2 Borrower Payments- Interest	\$184,351
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$21,088
	3 Cash Release to Access Group Inc	\$56,333
E.	1 Weighted Average Coupon (WAC)	8.75%
	2 Weighted Average Remaining Maturity (WARM)	39
F.	1 Senior Notes Outstanding	\$24,900,000
	2 Subordinate Note Outstanding	\$1,000,000
	3 Senior Principal Distribution Amount	\$950,000
	4 Subordinate Principal Distribution Amount	\$100,000
	5 Net Loan Rate	8.40%
	6 Senior Asset Percentage	110.87%
	7 Subordinate Asset Percentage	106.57%

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Portfolio Trend Analysis Report

December 31, 2023

IX. Asset-Backed Securities Notes Series 2004-A

	Collection Periods	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23
	Reporting Date	3/27/2023	4/25/2023	5/25/2023	6/26/2023	7/25/2023	8/25/2023	9/25/2023	10/25/2023	11/27/2023	12/26/2023	1/25/2024
A.	1 Asset Backed Securities	\$37,450,000	\$36,300,000	\$34,950,000	\$32,600,000	\$31,600,000	\$30,350,000	\$30,250,000	\$29,300,000	\$27,750,000	\$26,950,000	\$25,900,000
B.	1 Total Private Principal Balance	\$35,456,594	\$34,033,722	\$32,891,922	\$31,750,080	\$30,711,534	\$29,566,561	\$28,427,881	\$27,348,680	\$26,288,445	\$25,305,599	\$24,256,798
	2 Total Fund Accounts Balance	\$3,645,710	\$3,896,959	\$3,741,150	\$2,442,775	\$2,480,928	\$2,215,650	\$3,352,338	\$3,544,848	\$3,131,841	\$3,253,682	\$3,249,305
	3 Total Principal and Accrued Interest Balance	\$35,673,051	\$34,243,842	\$33,119,344	\$31,951,813	\$30,921,157	\$29,785,351	\$28,647,708	\$27,548,887	\$26,488,312	\$25,500,588	\$24,453,229
	4 Number of Loans	8,596	8,437	8,301	8,159	8,042	7,917	7,775	7,645	7,522	7,387	7,275
	5 Number of Borrowers	7,483	7,351	7,235	7,114	7,013	6,911	6,792	6,682	6,569	6,451	6,354
C.	1 Borrower Payments- Principal	\$1,212,431	\$1,361,358	\$1,099,648	\$1,141,858	\$1,014,170	\$1,114,416	\$1,128,384	\$1,041,591	\$1,076,465	\$945,410	\$1,038,829
	2 Borrower Payments- Interest	\$242,550	\$227,328	\$225,812	\$226,332	\$222,348	\$215,522	\$216,120	\$209,755	\$204,105	\$193,759	\$184,351
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$30,602	\$29,547	\$28,361	\$12,334	\$11,906	\$11,517	\$11,087	\$23,690	\$22,791	\$21,907	\$21,088
	3 Cash Release to Access Group	\$49,821	\$0	\$77,253	\$92,995	\$263,770	\$0	\$12,732	\$29,336	\$133,714	\$64,210	\$56,333
E.	1 Weighted Average Coupon (WAC)	7.84%	7.83%	8.03%	8.03%	8.03%	8.57%	8.58%	8.57%	8.75%	8.75%	8.75%
	2 Weighted Average Remaining Maturity (WARM)	48	46	46	46	43	44	44	41	42	42	39
F.	1 Senior Notes Outstanding	\$35,500,000	\$34,450,000	\$33,250,000	\$30,900,000	\$30,000,000	\$28,850,000	\$28,850,000	\$27,900,000	\$26,550,000	\$25,850,000	\$24,900,000
	2 Subordinate Note Outstanding	\$1,950,000	\$1,850,000	\$1,700,000	\$1,700,000	\$1,600,000	\$1,500,000	\$1,400,000	\$1,400,000	\$1,200,000	\$1,100,000	\$1,000,000
	3 Senior Principal Distribution Amount	\$1,050,000	\$1,050,000	\$1,200,000	\$2,350,000	\$900,000	\$1,150,000	\$0	\$950,000	\$1,350,000	\$700,000	\$950,000
	4 Subordinate Principal Distribution Amount	\$150,000	\$100,000	\$150,000	\$0	\$100,000	\$100,000	\$100,000	\$0	\$200,000	\$100,000	\$100,000
	5 Net Loan Rate	7.37%	7.38%	7.59%	7.62%	7.81%	8.41%	8.17%	8.22%	8.53%	8.43%	8.40%
	6 Senior Asset Percentage	110.39%	110.29%	110.39%	111.27%	111.27%	110.79%	110.73%	111.22%	111.28%	110.91%	110.87%
	7 Subordinate Asset Percentage	104.64%	104.66%	105.01%	105.46%	105.62%	105.30%	105.59%	105.89%	106.45%	106.37%	106.57%