

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2024
Collection Period: 01/01/2024 to 01/31/2024

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		December 31, 2023	Change	January 31, 2024
1	Principal Balance	\$24,256,798.36	(\$1,162,769.41)	\$23,094,028.95
2	Accrued Interest	\$196,430.96	(\$12,760.72)	\$183,670.24
3	Total Principal And Accrued Interest Balance	\$24,453,229.32	(\$1,175,530.13)	\$23,277,699.19
4	Fund Accounts Balance	\$3,249,305.44	(\$318,255.63)	\$2,931,049.81
5	Total Student Loans And Fund Balance	\$27,702,534.76	(\$1,493,785.76)	\$26,208,749.00

B. Student Loan Portfolio and Fund Balance		December 31, 2023	Change	January 31, 2024
1	Weighted Average Coupon (WAC)	8.75%	-0.04%	8.71%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	39	0	40
3	Number of Loans	7,275	(184)	7,091
4	Number of Borrowers	6,354	(160)	6,194

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	1/31/2024 Interest Rate	Balance December 31, 2023	Balance Change	Balance January 31, 2024	% 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	6.95200%	\$24,900,000.00	(\$1,250,000.00)	\$23,650,000.00	96.7%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.19700%	\$1,000,000.00	(\$200,000.00)	\$800,000.00	3.3%
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					6.89458%	\$25,900,000.00	(\$1,450,000.00)	\$24,450,000.00	100.0%

D. Fund Accounts Balance		December 31, 2023	Change	January 31, 2024
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	\$21,276.40	(\$158.49)	\$21,117.91
4	Collection Account	\$1,324,626.40	\$399,244.90	\$1,723,871.30
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	\$132,846.48	(\$7,066.32)	\$125,780.16
12	Class A-4 Principal Account	\$1,266,570.54	(\$606,290.12)	\$660,280.42
13	Class B-1 Interest Account	\$103,985.60	(\$103,985.60)	\$0.00
14	Class B-1 Principal Account	\$0.02	\$0.00	\$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	\$3,249,305.44	(\$318,255.63)	\$2,931,049.81

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II. Series 2004-A Transactions and Accruals		
		January 31, 2024
A.	Student Loan Cash Principal Activity	
1	Borrower Payments - Total	(\$1,114,711.06)
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	(\$1,114,711.06)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$3,752.58
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$742.76)
4b	Adjustments - Write-offs	(\$51,068.17)
4	Total Adjustments	(\$51,810.93)
5	Total Non-Cash Principal Activity	(\$48,058.35)
C.	Total Student Loan Principal Activity	(\$1,162,769.41)
D.	Student Loan Cash Interest Activity	
1	Borrower Payments - Total	(\$188,334.29)
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	(\$188,334.29)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$180,203.51
2	Capitalized Interest	(\$3,752.58)
3a	Small Balance and Other Adjustments	\$444.08
3b	Adjustments - Write-offs	(\$2,960.69)
3	Total Adjustments	(\$2,516.61)
4	Fee Accruals	\$1,639.25
5	Total Non-Cash Interest Activity	\$175,573.57
F.	Total Student Loan Interest Activity	(\$12,760.72)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		January 31, 2024		
	Beginning Balance	\$951,260.45		
	Transfers to Other Funds	(\$951,260.45)		
1a	Amount received in the collection account related to the collection period	\$1,607,351.00		
1b	Earnings	\$12,106.88		
1c	Recoveries	\$35,353.12		
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	\$1,654,811.00		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$20,214.00	\$20,214.00	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$725.66	\$725.66	\$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	\$122,056.40	\$122,056.40	\$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	\$3,180.64	\$3,180.64	\$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)	\$1,489,594.76	\$1,489,594.76	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$19,039.54	\$19,039.54	\$0.00
	Total Payments	\$1,654,811.00	\$1,654,811.00	\$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)	\$1,654,811.00	\$1,654,811.00	\$0.00
B.	First	Administration Allowance	\$20,939.66	\$1,633,871.34	\$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	\$1,633,871.34	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,633,871.34	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,633,871.34	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$122,056.40	\$1,511,814.94	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$122,056.40		
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	\$1,511,814.94	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,511,814.94	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,511,814.94	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,511,814.94	\$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]:	\$3,180.64	\$1,508,634.30	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,508,634.30	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,508,634.30	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,508,634.30	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,508,634.30	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,508,634.30	\$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	\$1,508,634.30	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,508,634.30	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,489,594.76	\$19,039.54	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$19,039.54	\$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		\$24,450,000.00	
3 Amount of Accrued Interest		\$168,091.66	
4 Plus investment earnings and late fees		\$13,132.14	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$8,660.26	
7 Minus Notes fees expected during current Interest Period		\$725.66	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.44%	
Net Loan Rate		8.44%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$23,277,699.19		\$23,277,699.19
2 Fund Balances	\$2,931,049.81		\$676,783.32
3 Senior Notes Interest and Fees Accrued	\$104,040.03		\$104,040.03
4 Senior Notes Outstanding	\$23,650,000.00		\$21,650,000.00
Senior Asset Percentage	110.38%		110.16%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$23,277,699.19		\$23,277,699.19
2 Fund Balances	\$2,931,049.81		\$676,783.32
3 All Notes Interest and Fees Accrued	\$104,482.51		\$104,482.51
4 All Notes Outstanding	\$24,450,000.00		\$22,350,000.00
Subordinate Asset Percentage	106.77%		106.71%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	7,091	\$23,094,028.95	100.00%
	2 Total By Loan Type Distribution (a)	7,091	\$23,094,028.95	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$6,083.00	0.03%
	2 Grace	5	\$54,810.00	0.24%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	16	\$90,562.23	0.39%
	5 Repayment	7,066	\$22,919,988.66	99.25%
	6 Interim Charge-Offs	3	\$22,585.06	0.10%
	7 Total By Borrower Status Distribution	7,091	\$23,094,028.95	100.00%
C.	School Type Distribution:			
	1 Graduate	7,049	\$22,916,004.51	99.23%
	2 Undergraduate	42	\$178,024.44	0.77%
	3 Total By Loan Type Distribution	7,091	\$23,094,028.95	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	\$13,038.55	0.06%	
B. Grace				
Current	5	\$110,779.96	0.48%	
C. TOTAL INTERIM	6	\$123,818.51	0.53%	
D. REPAYMENT:				
Active				
Current	6,474	\$20,444,412.89	87.83%	
1-29 Days Delinquent	398	\$1,637,041.79	7.03%	
30-59 Days Delinquent	95	\$404,225.10	1.74%	
60-89 Days Delinquent	29	\$118,181.91	0.51%	
90-119 Days Delinquent	26	\$171,881.13	0.74%	
120-149 Days Delinquent	21	\$122,573.83	0.53%	
150-179 Days Delinquent	23	\$139,861.92	0.60%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	16	\$93,018.37	0.40%	
G. Interim Charge-Offs	3	\$22,683.74	0.10%	
H. TOTAL REPAYMENT	7,085	\$23,153,880.68	99.47%	
I. TOTAL PORTFOLIO	7,091	\$23,277,699.19	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$24,450,000
B.	1 Total Private Principal Outstanding Balance	\$23,094,029
	2 Total Fund Accounts Balance	\$2,931,050
	3 Total Principal and Accrued Interest Balance	\$23,277,699
	4 Number of Loans	7,091
	5 Number of Borrowers	6,194
C.	1 Borrower Payments- Principal	\$1,114,711
	2 Borrower Payments- Interest	\$188,334
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$20,214
	3 Cash Release to Access Group Inc	\$19,040
E.	1 Weighted Average Coupon (WAC)	8.71%
	2 Weighted Average Remaining Maturity (WARM)	40
F.	1 Senior Notes Outstanding	\$23,650,000
	2 Subordinate Note Outstanding	\$800,000
	3 Senior Principal Distribution Amount	\$1,250,000
	4 Subordinate Principal Distribution Amount	\$200,000
	5 Net Loan Rate	8.44%
	6 Senior Asset Percentage	110.38%
	7 Subordinate Asset Percentage	106.77%

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Portfolio Trend Analysis Report

January 31, 2024

IX. Asset-Backed Securities Notes Series 2004-A

	Collection Periods	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23	January-24
	Reporting Date	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	2/26/2024
A.	1 Asset Backed Securities	\$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	\$24,450,000
B.	1 Total Private Principal Balance	\$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	\$23,094,029
	2 Total Fund Accounts Balance	\$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	\$2,931,050
	3 Total Principal and Accrued Interest Balance	\$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	\$23,277,699
	4 Number of Loans	8,437	8,301	8,159	8,042	7,917	7,775	7,645	7,522	7,387	7,275	7,091
	5 Number of Borrowers	7,351	7,235	7,114	7,013	6,911	6,792	6,682	6,569	6,451	6,354	6,194
C.	1 Borrower Payments- Principal	\$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	\$1,114,711
	2 Borrower Payments- Interest	\$227,328	\$225,812	\$226,332	\$222,348	\$215,522	\$216,120	\$209,755	\$204,105	\$193,759	\$184,351	\$188,334
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$29,547	\$28,361	\$12,334	\$11,906	\$11,517	\$11,087	\$23,690	\$22,791	\$21,907	\$21,088	\$20,214
	3 Cash Release to Access Group	\$0	\$77,253	\$92,995	\$263,770	\$0	\$12,732	\$29,336	\$133,714	\$64,210	\$56,333	\$19,040
E.	1 Weighted Average Coupon (WAC)	7.83%	8.03%	8.03%	8.03%	8.57%	8.58%	8.57%	8.75%	8.75%	8.75%	8.71%
	2 Weighted Average Remaining Maturity (WARM)	46	46	46	43	44	44	41	42	42	39	40
F.	1 Senior Notes Outstanding	\$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	\$23,650,000
	2 Subordinate Note Outstanding	\$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	\$800,000
	3 Senior Principal Distribution Amount	\$1,050,000	\$1,200,000	\$2,350,000	\$900,000	\$1,150,000	\$0	\$950,000	\$1,350,000	\$700,000	\$950,000	\$1,250,000
	4 Subordinate Principal Distribution Amount	\$100,000	\$150,000	\$0	\$100,000	\$100,000	\$100,000	\$0	\$200,000	\$100,000	\$100,000	\$200,000
	5 Net Loan Rate	7.38%	7.59%	7.62%	7.81%	8.41%	8.17%	8.22%	8.53%	8.43%	8.40%	8.44%
	6 Senior Asset Percentage	110.29%	110.39%	111.27%	111.27%	110.79%	110.73%	111.22%	111.28%	110.91%	110.87%	110.38%
	7 Subordinate Asset Percentage	104.66%	105.01%	105.46%	105.62%	105.30%	105.59%	105.89%	106.45%	106.37%	106.57%	106.77%