

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2024  
Collection Period: 02/01/24 to 02/29/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
<b>A. Student Loan Portfolio and Fund Balance</b>												
								<b>January 31, 2024</b>	<b>Change</b>	<b>February 29, 2024</b>		
1	Principal Balance							\$273,503,746.68	(\$5,862,862.19)	\$267,640,884.49		
2	Accrued Interest							\$4,695,333.74	(\$61,031.38)	\$4,634,302.36		
3	Accrued ISP							\$29,078.79	(\$15,049.19)	\$14,029.60		
4	Accrued SAP							\$4,640,569.08	(\$2,403,080.13)	\$2,237,488.95		
5	Total Principal And Accrued Interest Balance							\$282,868,728.29	(\$8,342,022.89)	\$274,526,705.40		
6	Fund Accounts Balance							\$14,969,935.87	\$7,624,554.09	\$22,594,489.96		
7	<b>Total Student Loans And Fund Balance</b>							<b>\$297,838,664.16</b>	<b>(\$717,468.80)</b>	<b>\$297,121,195.36</b>		
<b>B.</b>												
1	Weighted Average Coupon (WAC)		[not including SAP]					2.87%	0.00%	2.87%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]					138	0	138		
3	Number of Loans							19,281	(288)	18,993		
4	Number of Borrowers							10,022	(136)	9,886		
<b>C. Notes and Certificates</b>												
			<b>CUSIP</b>	<b>Index</b>	<b>Spread</b>	<b>Adjustment</b>	<b>Margin</b>	<b>2/29/2024 Int. Rate</b>	<b>Balance</b>	<b>Change</b>	<b>Balance</b>	<b>% of</b>
									<b>January 31, 2024</b>		<b>February 29, 2024</b>	<b>O/S Securities</b>
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN 00432CAK7	90-Day Average SOFR	0.26161%		0.07000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN 00432CAL5	90-Day Average SOFR	0.26161%		0.18000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC 00432CAM3	Auction	N/A		N/A	5.51000%	\$53,400,000.00	\$0.00	\$53,400,000.00	16.35%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A		N/A	5.64000%	\$39,050,000.00	\$0.00	\$39,050,000.00	11.96%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A		N/A	5.64000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.27%
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1	FRN 00432CAX9	90-Day Average SOFR	0.26161%		0.06000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2	FRN 00432CAY7	90-Day Average SOFR	0.26161%		0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC 00432CAZ4	Auction	N/A		N/A	5.64000%	\$22,600,000.00	(\$750,000.00)	\$21,850,000.00	6.69%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	Auction	N/A		N/A	5.64000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.51%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A		N/A	5.64000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.51%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A		N/A	5.64000%	\$40,800,000.00	\$0.00	\$40,800,000.00	12.50%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A		N/A	5.64000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.03%
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1	FRN 00432CBM2	90-Day Average SOFR	0.26161%		0.11000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN 00432CBN0	90-Day Average SOFR	0.26161%		0.21000%	5.82389%	\$23,775,000.00	\$0.00	\$23,775,000.00	7.28%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC 00432CBP5	Auction	N/A		N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC 00432CBQ3	Auction	N/A		N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC 00432CBR1	Auction	N/A		N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6	ARC 00432CBS9	Auction	N/A		N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC 00432CBT7	Auction	N/A		N/A	5.51000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.89%
20	<b>Total Notes and Certificates</b>							<b>5.62317%</b>	<b>\$327,275,000.00</b>	<b>(\$750,000.00)</b>	<b>\$326,525,000.00</b>	<b>100.00%</b>
<b>D. Fund Balances</b>												
								<b>January 31, 2024</b>	<b>Change</b>	<b>February 29, 2024</b>		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$50,740.59	(\$593.08)	\$50,147.51		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$9,693,314.04	\$674,519.27	\$10,367,833.31		
5	Debt Service Fund - Interest Account							\$1,171,266.36	\$45,964.68	\$1,217,231.04		
6	Debt Service Fund - Principal Account							\$1,192,533.88	\$6,904,663.22	\$8,097,197.10		
7	<b>Total Fund Accounts Balance</b>							<b>\$14,969,935.87</b>	<b>\$7,624,554.09</b>	<b>\$22,594,489.96</b>		

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2024  
Collection Period: 02/01/24 to 02/29/24

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		2/29/2024	2/29/2024	2/29/2024
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$5,800,081.43)	(\$5,635,840.41)	(\$164,241.02)
2	Claim Payments	(\$96,763.38)	(\$96,763.38)	\$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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$5,896,844.81)</b>	<b>(\$5,732,603.79)</b>	<b>(\$164,241.02)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$35,029.02	\$30,159.93	\$4,869.09
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	(\$1,046.40)	(\$1,032.34)	(\$14.06)
4	Total Adjustments	(\$1,046.40)	(\$1,032.34)	(\$14.06)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$33,982.62</b>	<b>\$29,127.59</b>	<b>\$4,855.03</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,862,862.19)</b>	<b>(\$5,703,476.20)</b>	<b>(\$159,385.99)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$637,791.18)	(\$612,703.37)	(\$25,087.81)
2	Claim Payments	(\$2,125.38)	(\$2,125.38)	\$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	(\$40.27)	(\$39.97)	(\$0.30)
6	Subsidized Gov't Interest Payments (ISP)	(\$20,864.11)	(\$16,636.55)	(\$4,227.56)
7	Special Allowance Payments (SAP)	(\$3,493,605.20)	(\$3,488,305.71)	(\$5,299.49)
8	<b>Total Cash Interest Activity</b>	<b>(\$4,154,426.14)</b>	<b>(\$4,119,810.98)</b>	<b>(\$34,615.16)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$607,113.29	\$567,119.20	\$39,994.09
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$7,076.48	\$5,439.45	\$1,637.03
3	Special Allowance Payments - Accrued	\$1,109,841.24	\$1,108,094.16	\$1,747.08
4	Capitalized Interest	(\$35,029.02)	(\$30,159.93)	(\$4,869.09)
5a	Small Balance and Other Adjustments	(\$125.68)	\$410.13	(\$535.81)
5b	Adjustments - Write-offs	(\$0.30)	(\$0.27)	(\$0.03)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$1,261.56)	(\$1,024.49)	(\$237.07)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$19,316.17)	(\$19,268.52)	(\$47.65)
5	Total Adjustments	(\$20,703.71)	(\$19,883.15)	(\$820.56)
6	Fee Accruals	\$6,967.16	\$6,485.40	\$481.76
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,675,265.44</b>	<b>\$1,637,095.13</b>	<b>\$38,170.31</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$2,479,160.70)</b>	<b>(\$2,482,715.85)</b>	<b>\$3,555.15</b>

# ACCESS GROUP, INC.

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

Report Date: March 25, 2024

Collection Period: 02/01/24 to 02/29/24

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>February 29, 2024</b>		
	1 Beginning Balance	\$9,433,627.12		
	2 Transfers to Other Funds	(\$9,433,627.12)		
	3 Amount received in the collection account related to the collection period	\$5,521,026.21		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$20,864.11		
	6 Federal Special Allowance Payments	\$3,493,605.20		
	7 Guarantee Payments of Principal	\$96,763.38		
	8 Guarantee Payments of Interest	\$2,125.38		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$56,875.44		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 <b>Ending Balance</b>	<b>\$9,191,259.72</b>			
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$102,563.91	\$102,563.91	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$240,758.55	\$240,758.55	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,312,078.31	\$1,312,078.31	\$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	\$369,909.44	\$369,909.44	\$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	\$435,666.66	\$435,666.66	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$5,861,815.79	\$5,861,815.79	\$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	\$868,467.06	\$868,467.06	\$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 <b>Total Payments</b>	<b>\$9,191,259.72</b>	<b>\$9,191,259.72</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

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

### 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
<b>A.</b>	Total Available Funds (Collection Fund Account)		<b>\$9,191,259.72</b>	\$9,191,259.72	\$0.00
<b>B.</b>	<b>Administration Funds</b>		<b>\$343,322.46</b>	\$8,847,937.26	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$8,847,937.26	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$8,847,937.26	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$443,241.36		\$8,404,695.90	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$164,603.56		\$8,240,092.34	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$8,240,092.34	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$8,240,092.34	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$61,752.68		\$8,178,339.66	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$172,190.92		\$8,006,148.74	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$172,190.92		\$7,833,957.82	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$190,405.44		\$7,643,552.38	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$7,643,552.38	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$107,693.43		\$7,535,858.95	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$7,535,858.95	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$7,535,858.95	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$7,535,858.95	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$7,535,858.95	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$1,312,078.31</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$7,535,858.95	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$7,535,858.95	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$7,535,858.95	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$7,535,858.95	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$7,535,858.95	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$7,535,858.95	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$7,535,858.95	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$7,535,858.95	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$7,535,858.95	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$7,535,858.95	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$7,535,858.95	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$7,535,858.95	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$7,535,858.95	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$7,535,858.95	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$7,535,858.95	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$7,535,858.95	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>		<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$100,111.00		\$7,435,747.95	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$83,039.44		\$7,352,708.51	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$186,759.00		\$7,165,949.51	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>		<b>\$369,909.44</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>		<b>\$0.00</b>	\$7,165,949.51	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>		<b>\$435,666.66</b>	\$6,730,282.85	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>		<b>\$5,861,815.79</b>	\$868,467.06	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>		<b>\$0.00</b>	\$868,467.06	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>		<b>\$868,467.06</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>		<b>\$0.00</b>	\$0.00	\$0.00

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

### Monthly Servicing Report

Report Date: March 25, 2024

Collection Period: 02/01/24 to 02/29/24

<b>V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages</b>			
<b>A.</b>	<b>Net Loan Rate</b>		
	1 ARC outstanding aggregate principal	\$302,750,000.00	
	2 Interest net of FRN allocation	\$1,700,944.51	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$102,563.91	
	5 Minus amounts required..ED..guarantee agencies	\$231,914.97	
	6 Minus defaulted during the month	\$12,230.24	
	7 Minus auction note and trustee fees	\$7,599.81	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.34%	
		<b>Net Loan Rate</b>	<b>5.34%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$274,526,705.40	
	2 Fund Balances	\$22,672,644.16	
	3 Senior Notes Interest	\$792,406.04	
	4 Senior Notes Outstanding	\$260,575,000.00	
	<b>Senior Asset Percentage</b>	<b>113.75%</b>	
<b>C.</b>	<b>Subordinate Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$274,526,705.40	
	2 Fund Balances	\$22,672,644.16	
	3 All Notes Interest	\$876,442.10	
	4 All Notes Outstanding	\$326,525,000.00	
	<b>Subordinate Asset Percentage</b>	<b>90.75%</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2024

Collection Period: 02/01/24 to 02/29/24

<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	571	\$2,691,457.89	1.01%
	2 UnSubsidized Stafford	570	\$4,174,598.59	1.56%
	3 Consolidation	17,852	\$260,774,828.01	97.43%
	<b>4 Total By Loan Type Distribution</b>	<b>18,993</b>	<b>\$267,640,884.49</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$17,174.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	192	\$3,246,039.79	1.21%
	4 Forbearance	241	\$5,420,626.77	2.03%
	5 Repayment	18,518	\$258,065,844.38	96.42%
	6 Claims	40	\$891,199.50	0.33%
	<b>7 Total By Borrower Status Distribution</b>	<b>18,993</b>	<b>\$267,640,884.49</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	18,902	\$267,375,192.57	99.90%
	2 Undergraduate	91	\$265,691.92	0.10%
	<b>3 Total By School Type Distribution</b>	<b>18,993</b>	<b>\$267,640,884.49</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2024

Collection Period: 02/01/24 to 02/29/24

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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.25%	1	\$16,440.90	0.38%	96	\$1,710,484.91	0.65%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.25%</b>	<b>1</b>	<b>\$16,440.90</b>	<b>0.38%</b>	<b>96</b>	<b>\$1,710,484.91</b>	<b>0.65%</b>
<b>D. REPAYMENT:</b>									
Active									
Current	435	\$2,046,074.79	73.10%	438	\$3,238,044.25	74.05%	16,580	\$235,827,871.86	88.96%
1-29 Days Delinquent	32	\$163,177.95	5.83%	33	\$221,395.27	5.06%	603	\$11,535,252.56	4.35%
30-59 Days Delinquent	12	\$68,363.79	2.44%	13	\$78,428.44	1.79%	128	\$2,673,588.50	1.01%
60-89 Days Delinquent	10	\$74,943.69	2.68%	10	\$93,922.31	2.15%	67	\$2,044,557.67	0.77%
90-119 Days Delinquent	6	\$27,932.66	1.00%	7	\$65,525.31	1.50%	28	\$1,285,430.78	0.48%
≥ 120 Days Delinquent	18	\$44,248.68	1.58%	12	\$54,547.95	1.25%	86	\$2,670,314.48	1.01%
<b>E. Deferment:</b>									
Current	28	\$162,789.81	5.82%	28	\$296,966.70	6.79%	40	\$1,232,616.79	0.46%
<b>F. Forbearance:</b>									
Current	26	\$199,936.81	7.14%	27	\$302,451.48	6.92%	188	\$5,216,621.11	1.97%
<b>G. Claims</b>	3	\$4,693.13	0.17%	1	\$4,996.59	0.11%	36	\$906,666.68	0.34%
<b>H. TOTAL REPAYMENT</b>	<b>570</b>	<b>\$2,792,161.31</b>	<b>99.75%</b>	<b>569</b>	<b>\$4,356,278.30</b>	<b>99.62%</b>	<b>17,756</b>	<b>\$263,392,920.43</b>	<b>99.35%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>571</b>	<b>\$2,799,062.31</b>	<b>100.00%</b>	<b>570</b>	<b>\$4,372,719.20</b>	<b>100.00%</b>	<b>17,852</b>	<b>\$265,103,405.34</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$272,275,186.85</b>				

# ACCESS GROUP, INC.

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

Report Date: March 25, 2024

Collection Period: 02/01/24 to 02/29/24

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>02/01/24 to 02/29/24 03/25/24</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$326,525,000</b>
<b>B.</b>	1 Total Principal Balance	\$267,640,884
	2 Total Fund Accounts Balance	\$22,594,490
	3 Total Principal and Accrued Interest Balance	\$274,526,705
	4 Number of Loans	18,993
	5 Number of Borrowers	9,886
<b>C.</b>	1 Borrower Payments- Principal	\$5,800,081
	2 Borrower Payments- Interest	\$637,791
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$102,564
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.87%
	2 Weighted Average Remaining Maturity (WARM)	138
<b>F.</b>	1 Senior Notes Outstanding	\$260,575,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$750,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.34%
	6 Senior Asset Percentage	113.75%
	7 Subordinate Asset Percentage	90.75%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

February 29, 2024

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

Collection Period		April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23	January-24	February-24
Reporting Date		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	3/25/2024
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$357,706,000</b>	<b>\$356,906,000</b>	<b>\$355,468,000</b>	<b>\$347,918,000</b>	<b>\$347,168,000</b>	<b>\$345,775,000</b>	<b>\$339,025,000</b>	<b>\$338,275,000</b>	<b>\$332,825,000</b>	<b>\$327,275,000</b>	<b>\$326,525,000</b>
<b>B.</b>	1 Total Principal Balance	\$309,423,195	\$305,892,495	\$302,520,538	\$299,546,756	\$295,953,535	\$291,990,382	\$287,780,604	\$284,435,285	\$280,814,655	\$273,503,747	\$267,640,884
	2 Total Fund Accounts Balance	\$9,198,198	\$14,327,860	\$14,755,215	\$9,204,981	\$14,584,865	\$15,689,538	\$12,314,479	\$17,592,483	\$14,177,873	\$14,969,936	\$22,594,490
	3 Total Principal and Accrued Interest Balance	\$319,121,629	\$313,353,800	\$311,223,332	\$309,494,219	\$303,482,913	\$300,676,756	\$297,540,996	\$291,677,569	\$289,240,618	\$282,868,728	\$274,526,705
	4 Number of Loans	20,919	20,781	20,640	20,503	20,328	20,137	19,933	19,804	19,625	19,281	18,993
	5 Number of Borrowers	10,812	10,746	10,682	10,621	10,531	10,442	10,346	10,284	10,192	10,022	9,886
<b>C.</b>	1 Borrower Payments- Principal	\$3,072,132	\$3,306,011	\$2,962,383	\$2,804,398	\$3,341,327	\$4,021,289	\$4,271,625	\$3,271,386	\$3,566,608	\$6,842,344	\$5,800,081
	2 Borrower Payments- Interest	\$608,107	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256	\$775,136	\$637,791
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$117,253	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663	\$105,306	\$102,564
	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)	2.76%	2.76%	2.76%	2.87%	2.88%	2.87%	2.88%	2.88%	2.88%	2.87%	2.87%
	2 Weighted Average Remaining Maturity (WARM)	145	144	143	143	142	141	141	140	139	138	138
<b>F.</b>	1 Senior Notes Outstanding	\$291,756,000	\$290,956,000	\$289,518,000	\$281,968,000	\$281,218,000	\$279,825,000	\$273,075,000	\$272,325,000	\$266,875,000	\$261,325,000	\$260,575,000
	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	\$3,750,000	\$800,000	\$1,438,000	\$7,550,000	\$750,000	\$1,393,000	\$6,750,000	\$750,000	\$5,450,000	\$5,550,000	\$750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.15%	5.38%	5.36%	5.47%	5.48%	5.56%	5.59%	5.48%	5.64%	5.51%	5.34%
	6 Senior Asset Percentage	112.34%	112.39%	112.48%	112.82%	112.81%	112.89%	113.21%	113.23%	113.47%	113.75%	113.75%
	7 Subordinate Asset Percentage	91.60%	91.58%	91.57%	91.38%	91.34%	91.32%	91.14%	91.10%	90.95%	90.78%	90.75%