

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		January 31, 2024	Change	February 29, 2024
1	Principal Balance	\$23,094,028.95	(\$1,059,996.44)	\$22,034,032.51
2	Accrued Interest	\$183,670.24	(\$26,260.28)	\$157,409.96
3	Total Principal And Accrued Interest Balance	\$23,277,699.19	(\$1,086,256.72)	\$22,191,442.47
4	Fund Accounts Balance	\$2,931,049.81	\$375,133.32	\$3,306,183.13
5	Total Student Loans And Fund Balance	\$26,208,749.00	(\$711,123.40)	\$25,497,625.60

B. Student Loan Portfolio and Fund Balance		January 31, 2024	Change	February 29, 2024
1	Weighted Average Coupon (WAC)	8.71%	0.00%	8.71%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	40	0	40
3	Number of Loans	7,091	(286)	6,805
4	Number of Borrowers	6,194	(260)	5,934

C. Notes and Certificates		CUSIP	Index	Spread Adjustment	Margin	2/29/2024 Interest Rate	Balance January 31, 2024	Balance Change	Balance February 29, 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	6.93700%	\$23,650,000.00	(\$650,000.00)	\$23,000,000.00	97.0%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1 ARC 00432CBK6	Auction	N/A	N/A	5.19300%	\$800,000.00	(\$100,000.00)	\$700,000.00	3.0%
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					6.88549%	\$24,450,000.00	(\$750,000.00)	\$23,700,000.00	100.0%

D. Fund Accounts Balance		January 31, 2024	Change	February 29, 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	\$21,117.91	(\$17.69)	\$21,100.22
4	Collection Account	\$1,723,871.30	(\$360,719.99)	\$1,363,151.31
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	\$125,780.16	(\$3,723.76)	\$122,056.40
12	Class A-4 Principal Account	\$660,280.42	\$739,594.76	\$1,399,875.18
13	Class B-1 Interest Account	\$0.00	\$0.00	\$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	\$2,931,049.81	\$375,133.32	\$3,306,183.13

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II. Series 2004-A Transactions and Accruals		
		February 29, 2024
A.	Student Loan Cash Principal Activity	
1	Borrower Payments - Total	(\$1,040,019.02)
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	(\$1,040,019.02)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$14,937.92
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$1,391.41)
4b	Adjustments - Write-offs	(\$33,523.93)
4	Total Adjustments	(\$34,915.34)
5	Total Non-Cash Principal Activity	(\$19,977.42)
C.	Total Student Loan Principal Activity	(\$1,059,996.44)
D.	Student Loan Cash Interest Activity	
1	Borrower Payments - Total	(\$173,377.04)
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	(\$173,377.04)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$160,831.54
2	Capitalized Interest	(\$14,937.92)
3a	Small Balance and Other Adjustments	\$1,199.04
3b	Adjustments - Write-offs	(\$1,660.64)
3	Total Adjustments	(\$461.60)
4	Fee Accruals	\$1,684.74
5	Total Non-Cash Interest Activity	\$147,116.76
F.	Total Student Loan Interest Activity	(\$26,260.28)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		February 29, 2024		
	Beginning Balance	\$1,654,811.00		
	Transfers to Other Funds	(\$1,654,811.00)		
1a	Amount received in the collection account related to the collection period	\$917,853.61		
1b	Earnings	\$11,492.89		
1c	Recoveries	\$69,202.06		
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	\$998,548.56		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$19,245.02	\$19,245.02	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$751.14	\$751.14	\$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	\$114,879.23	\$114,879.23	\$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	\$6,590.58	\$6,590.58	\$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)	\$796,496.91	\$796,496.91	\$0.00
11	Only on or after the first Capitalized interest release date, any remainder to Access Group	\$60,585.68	\$60,585.68	\$0.00
	Total Payments	\$998,548.56	\$998,548.56	\$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)	\$998,548.56	\$998,548.56	\$0.00
B.	First	Administration Allowance	\$19,996.16	\$978,552.40	\$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	\$978,552.40	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$978,552.40	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$978,552.40	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$114,879.23	\$863,673.17	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$114,879.23		
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	\$863,673.17	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$863,673.17	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$863,673.17	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$863,673.17	\$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]:	\$6,590.58	\$857,082.59	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$857,082.59	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$857,082.59	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$857,082.59	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$857,082.59	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$857,082.59	\$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	\$857,082.59	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$857,082.59	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$796,496.91	\$60,585.68	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$60,585.68	\$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		\$23,700,000.00	
3 Amount of Accrued Interest		\$160,351.08	
4 Plus investment earnings and late fees		\$12,556.89	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$8,262.76	
7 Minus Notes fees expected during current Interest Period		\$751.14	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		8.30%	
Net Loan Rate		8.30%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$22,191,442.47		\$22,191,442.47
2 Fund Balances	\$3,306,183.13		\$964,417.02
3 Senior Notes Interest and Fees Accrued	\$105,335.90		\$105,335.90
4 Senior Notes Outstanding	\$23,000,000.00		\$20,950,000.00
Senior Asset Percentage	110.40%		110.03%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$22,191,442.47		\$22,191,442.47
2 Fund Balances	\$3,306,183.13		\$964,417.02
3 All Notes Interest and Fees Accrued	\$105,859.48		\$105,859.48
4 All Notes Outstanding	\$23,700,000.00		\$21,550,000.00
Subordinate Asset Percentage	107.14%		106.96%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	6,805	\$22,034,032.51	100.00%
	2 Total By Loan Type Distribution (a)	6,805	\$22,034,032.51	100.00%
	B. Borrower Status Distribution:			
B. Borrower Status Distribution:	1 In-School	1	\$6,083.00	0.03%
	2 Grace	4	\$46,627.00	0.21%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	11	\$59,043.08	0.27%
	5 Repayment	6,781	\$21,862,518.82	99.22%
	6 Interim Charge-Offs	8	\$59,760.61	0.27%
	7 Total By Borrower Status Distribution	6,805	\$22,034,032.51	100.00%
C. School Type Distribution:	C. School Type Distribution:			
	1 Graduate	6,765	\$21,861,106.61	99.22%
	2 Undergraduate	40	\$172,925.90	0.78%
	3 Total By Loan Type Distribution	6,805	\$22,034,032.51	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	\$13,084.67	0.06%	
B. Grace				
Current	4	\$93,107.99	0.42%	
C. TOTAL INTERIM	5	\$106,192.66	0.48%	
D. REPAYMENT:				
Active				
Current	6,196	\$19,405,190.50	87.44%	
1-29 Days Delinquent	407	\$1,674,803.11	7.55%	
30-59 Days Delinquent	94	\$458,398.95	2.07%	
60-89 Days Delinquent	31	\$123,784.95	0.56%	
90-119 Days Delinquent	18	\$80,967.97	0.36%	
120-149 Days Delinquent	22	\$136,444.02	0.61%	
150-179 Days Delinquent	13	\$84,847.96	0.38%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	11	\$60,463.71	0.27%	
G. Interim Charge-Offs	8	\$60,348.64	0.27%	
H. TOTAL REPAYMENT	6,800	\$22,085,249.81	99.52%	
I. TOTAL PORTFOLIO	6,805	\$22,191,442.47	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$23,700,000
B.	1 Total Private Principal Outstanding Balance	\$22,034,033
	2 Total Fund Accounts Balance	\$3,306,183
	3 Total Principal and Accrued Interest Balance	\$22,191,442
	4 Number of Loans	6,805
	5 Number of Borrowers	5,934
C.	1 Borrower Payments- Principal	\$1,040,019
	2 Borrower Payments- Interest	\$173,377
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$19,245
	3 Cash Release to Access Group Inc	\$60,586
E.	1 Weighted Average Coupon (WAC)	8.71%
	2 Weighted Average Remaining Maturity (WARM)	40
F.	1 Senior Notes Outstanding	\$23,000,000
	2 Subordinate Note Outstanding	\$700,000
	3 Senior Principal Distribution Amount	\$650,000
	4 Subordinate Principal Distribution Amount	\$100,000
	5 Net Loan Rate	8.30%
	6 Senior Asset Percentage	110.40%
	7 Subordinate Asset Percentage	107.14%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
February 29, 2024

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		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
A.	1 Asset Backed Securities	\$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	\$23,700,000
B.	1 Total Private Principal Balance	\$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	\$22,034,033
	2 Total Fund Accounts Balance	\$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	\$3,306,183
	3 Total Principal and Accrued Interest Balance	\$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	\$22,191,442
	4 Number of Loans	8,301	8,159	8,042	7,917	7,775	7,645	7,522	7,387	7,275	7,091	6,805
	5 Number of Borrowers	7,235	7,114	7,013	6,911	6,792	6,682	6,569	6,451	6,354	6,194	5,934
C.	1 Borrower Payments- Principal	\$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	\$1,040,019
	2 Borrower Payments- Interest	\$225,812	\$226,332	\$222,348	\$215,522	\$216,120	\$209,755	\$204,105	\$193,759	\$184,351	\$188,334	\$173,377
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$28,361	\$12,334	\$11,906	\$11,517	\$11,087	\$23,690	\$22,791	\$21,907	\$21,088	\$20,214	\$19,245
	3 Cash Release to Access Group	\$77,253	\$92,995	\$263,770	\$0	\$12,732	\$29,336	\$133,714	\$64,210	\$56,333	\$19,040	\$60,586
E.	1 Weighted Average Coupon (WAC)	8.03%	8.03%	8.03%	8.57%	8.58%	8.57%	8.75%	8.75%	8.75%	8.71%	8.71%
	2 Weighted Average Remaining Maturity (WARM)	46	46	43	44	44	41	42	42	39	40	40
F.	1 Senior Notes Outstanding	\$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	\$23,000,000
	2 Subordinate Note Outstanding	\$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	\$700,000
	3 Senior Principal Distribution Amount	\$1,200,000	\$2,350,000	\$900,000	\$1,150,000	\$0	\$950,000	\$1,350,000	\$700,000	\$950,000	\$1,250,000	\$650,000
	4 Subordinate Principal Distribution Amount	\$150,000	\$0	\$100,000	\$100,000	\$100,000	\$0	\$200,000	\$100,000	\$100,000	\$200,000	\$100,000
	5 Net Loan Rate	7.59%	7.62%	7.81%	8.41%	8.17%	8.22%	8.53%	8.43%	8.40%	8.44%	8.30%
	6 Senior Asset Percentage	110.39%	111.27%	111.27%	110.79%	110.73%	111.22%	111.28%	110.91%	110.87%	110.38%	110.40%
	7 Subordinate Asset Percentage	105.01%	105.46%	105.62%	105.30%	105.59%	105.89%	106.45%	106.37%	106.57%	106.77%	107.14%