

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2004-2 Notes

Quarterly Servicing Report

Report Date: April 25, 2024

Collection Period: 01/01/2024 to 03/31/2024

I. Series 2004-2 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									December 31, 2023	Change	March 31, 2024	
1	Principal Balance								\$130,128,759.14	(\$8,409,593.51)	\$121,719,165.63	
2	Accrued Interest								\$2,731,352.58	(\$95,119.28)	\$2,636,233.30	
3	Accrued ISP								\$14,679.10	(\$4,836.19)	\$9,842.91	
4	Accrued SAP								\$1,458,635.40	(\$74,113.38)	\$1,384,522.02	
5	Total Principal And Accrued Interest Balance								\$134,333,426.22	(\$8,583,662.36)	\$125,749,763.86	
6	Fund Accounts Balance								\$9,471,203.35	\$3,214,297.80	\$12,685,501.15	
7	Total Student Loans And Fund Balance								\$143,804,629.57	(\$5,369,364.56)	\$138,435,265.01	
B. Student Loan Portfolio and Fund Balance												
									December 31, 2023	Change	March 31, 2024	
1	Weighted Average Coupon (WAC)		[not including SAP]						3.48%	0.00%	3.47%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						143	(2)	141	
3	Number of Loans								8,582	(419)	8,163	
4	Number of Borrowers								4,519	(215)	4,304	
C. Notes and Certificates												
					Spread		3/31/2024	Balance		Balance	% of	
			Index		Adjustment	Margin	Int. Rate	December 31, 2023	Change	March 31, 2024	O/S Securities	
1	Student Loan Asset-Backed Notes, Senior Series 2004-2	A-1	FRN	00432CBU4	90-day Average SOFR	0.26161%	0.09000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2004-2	A-2	FRN	00432CBV2	90-day Average SOFR	0.26161%	0.15000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2004-2	A-3	FRN	00432CBW0	90-day Average SOFR	0.26161%	0.19000%	5.81250%	\$0.00	\$0.00	\$0.00	0.00%
4	Student Loan Asset-Backed Notes, Senior Series 2004-2	A-4	FRN	00432CBX8	90-day Average SOFR	0.26161%	0.34000%	5.96250%	\$90,712,241.99	(\$4,914,409.55)	\$85,797,832.44	65.81%
5	Student Loan Asset-Backed Notes, Senior Series 2004-2	A-5	FRN	00432CBY6	90-day Average SOFR	0.26161%	0.38000%	6.00250%	\$33,000,000.00	\$0.00	\$33,000,000.00	25.31%
6	Student Loan Asset-Backed Notes, Subordinate Series 2004-2	B	FRN	00432CBZ3	90-day Average SOFR	0.26161%	0.70000%	6.32250%	\$12,061,192.56	(\$479,125.10)	\$11,582,067.46	8.88%
5	Total Notes and Certificates						6.00460%	\$135,773,434.55	(\$5,393,534.65)	\$130,379,899.90	100.00%	
D. Fund Balances												
								December 31, 2023	Change	March 31, 2024		
1	Capitalized Interest Fund								\$1,151,208.00	\$0.00	\$1,151,208.00	
2	Collection Fund								\$8,319,995.35	\$3,214,297.80	\$11,534,293.15	
3	Total Fund Accounts Balance								\$9,471,203.35	\$3,214,297.80	\$12,685,501.15	

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II. Series 2004-2 Transactions and Accruals			
	Totals	CONSOLIDATION	STAFFORD
	3/31/2024	3/31/2024	3/31/2024
A. Student Loan Principal Collection Activity			
1 Borrower Payments - Total	(\$8,077,389.59)	(\$7,841,938.93)	(\$235,450.66)
2 Claim Payments	(\$454,695.03)	(\$454,695.03)	\$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	\$37,545.41	\$37,545.41	\$0.00
5 New Acquisitions - Total	\$37,545.41	\$37,545.41	\$0.00
6 Total Cash Principal Activity	(\$8,494,539.21)	(\$8,259,088.55)	(\$235,450.66)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest	\$89,852.47	\$74,218.01	\$15,634.46
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	\$438.31	\$0.00	\$438.31
4b Adjustments - Write-offs	(\$5,345.08)	(\$5,340.62)	(\$4.46)
4 Total Adjustments	(\$4,906.77)	(\$5,340.62)	\$433.85
5 Total Non-Cash Principal Activity	\$84,945.70	\$68,877.39	\$16,068.31
C. Total Student Loan Principal Activity	(\$8,409,593.51)	(\$8,190,211.16)	(\$219,382.35)
D. Student Loan Interest Activity			
1 Borrower Payments - Total	(\$1,072,658.74)	(\$1,042,827.20)	(\$29,831.54)
2 Claim Payments	(\$13,227.11)	(\$13,227.11)	\$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 Total	\$0.00	\$0.00	\$0.00
5 Other Adjustments	(\$73.30)	(\$73.14)	(\$0.16)
6 Subsidized Gov't Interest Payments	(\$13,919.02)	(\$13,007.50)	(\$911.52)
7 Special Allowance Payments	(\$1,450,579.42)	(\$1,447,379.83)	(\$3,199.59)
8 Total Interest Collections	(\$2,550,457.59)	(\$2,516,514.78)	(\$33,942.81)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals	\$1,072,114.16	\$1,020,995.91	\$51,118.25
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$9,842.91	8,467.26	1,375.65
3 Special Allowance Payments - Accrued	\$1,384,522.02	\$1,381,259.41	\$3,262.61
4 Capitalized Interest	(\$89,852.47)	(\$74,218.01)	(\$15,634.46)
5a Small Balance and Other Adjustments	(\$4,059.59)	(\$2,217.01)	(\$1,842.58)
5b Adjustments - Write-offs	(\$0.22)	(\$0.21)	(\$0.01)
5c Other Adjustments - Subsidized Govt Interest (ISP)	(\$760.08)	(\$714.10)	(\$45.98)
5d Other Adjustments - Special Allowance Payments (SAP)	(\$8,055.98)	(\$8,027.75)	(\$28.23)
5 Total Adjustments	(\$12,875.87)	(\$10,959.07)	(\$1,916.80)
6 Fee Accruals	\$12,637.99	\$11,954.39	\$683.60
7 Total Non-Cash Interest Adjustments	\$2,376,388.74	\$2,337,499.89	\$38,888.85
F. Total Student Loan Interest Activity	(\$174,068.85)	(\$179,014.89)	\$4,946.04

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III. Series 2004-2 Collection Fund Activity				
A. Collection Fund		March 31, 2024		
	1 Beginning Balance	\$7,611,503.97		
	2 Transfers to Other Funds	(\$7,611,503.97)		
	3 Payments Received	\$9,190,816.52		
	4 Payments Due	(\$332,080.63)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$13,919.02		
	6 Federal Special Allowance Payments	\$1,450,579.42		
	7 Guarantee Payments of Principal	\$454,695.03		
	8 Guarantee Payments of Interest	\$13,227.11		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$37,545.41)		
	11 Earnings	\$112,885.60		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
Ending Balance	\$10,866,496.66			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$133,737.83	\$133,737.83	\$0.00
	1b Indenture Trustee Fees	\$0.00	\$0.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	1,793,842.75	\$1,793,842.75	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$185,103.15	\$185,103.15	\$0.00
	5 Payment of Principal up to the Principal Distribution Amount with respect to the notes (Allocation of Principal Payments)	8,462,049.07	\$8,462,049.07	\$0.00
	6 Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00	\$0.00
	7 Allocation to Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
	8 Cash Release to Access Group, Inc.	\$291,763.86	\$291,763.86	\$0.00
9 Total Payments	\$10,866,496.66	\$10,866,496.66	\$0.00	

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IV. Series 2004-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$10,866,496.66	\$10,866,496.66	\$0.00
B.	Administration Funds	\$133,737.83	\$10,732,758.83	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-1 FRN	\$0.00	\$10,732,758.83	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-2 FRN	\$0.00	\$10,732,758.83	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-3 FRN	\$0.00	\$10,732,758.83	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-4 FRN	\$1,293,134.21	\$9,439,624.62	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-5 FRN	\$500,708.54	\$8,938,916.08	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,793,842.75		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-1 FRN	\$0.00	\$8,938,916.08	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-2 FRN	\$0.00	\$8,938,916.08	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-3 FRN	\$0.00	\$8,938,916.08	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-4 FRN	\$0.00	\$8,938,916.08	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-5 FRN	\$0.00	\$8,938,916.08	\$0.00
	Total Principal Distribution on Maturing Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2004-2 B FRN	\$185,103.15	\$8,753,812.93	\$0.00
	Total Interest Distribution on Subordinate Note:	\$185,103.15		
F.	Allocation to Capitalized Interest Account	\$0.00	\$8,753,812.93	\$0.00
G.	Payment of Principal up to the Principal Distribution Amount with respect to the notes:			
1	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-1 FRN	\$0.00	\$8,753,812.93	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-2 FRN	\$0.00	\$8,753,812.93	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-3 FRN	\$0.00	\$8,753,812.93	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-4 FRN	\$7,710,337.93	\$1,043,475.00	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2004-2 A-5 FRN	\$0.00	\$1,043,475.00	\$0.00
6	Student Loan Asset-Backed Notes, Subordinate Series 2004-2 B FRN	\$751,711.14	\$291,763.86	\$0.00
	Total Principal Distribution on Notes or Obligations:	\$8,462,049.07		
H.	Payment of Interest Distribution Amount on Subordinate Note if not already previously paid	\$0.00	\$291,763.86	\$0.00
I.	Cash Release to Access Group, Inc.	\$291,763.86	\$0.00	\$0.00

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V. Series 2004-2 Asset Percentages		
A.	<p>Senior Asset Percentage</p> <p>1 Aggregate Student Loan Principal Balance</p> <p>2 Borrower Interest to be capitalized upon repayment</p> <p>3 Fund Balances (a)</p> <p>4 Senior Notes Outstanding (b)</p> <p style="text-align: right;">Senior Asset Percentage</p>	<p>\$121,719,165.63</p> <p>\$261,518.33</p> <p>\$1,156,345.38</p> <p>\$111,087,494.51</p> <hr/> <p>110.85%</p>
B.	<p>Total Asset Percentage</p> <p>1 Aggregate Student Loan Principal Balance</p> <p>2 Borrower Interest to be capitalized upon repayment</p> <p>3 Fund Balances (a)</p> <p>4 All Notes Outstanding (b)</p> <p style="text-align: right;">Total Asset Percentage</p>	<p>\$121,719,165.63</p> <p>\$261,518.33</p> <p>\$1,156,345.38</p> <p>\$121,917,850.83</p> <hr/> <p>101.00%</p>
<p>(a) Fund account balances are as of the distribution date and not the end of period collection date</p> <p>(b) Notes Outstanding balances are as of the distribution date and not the end of period collection date</p>		

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VI. Series 2004-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	181	\$1,000,830.46	0.82%
	2 UnSubsidized Stafford	190	\$1,667,043.44	1.37%
	3 Consolidation	7,792	\$119,051,291.73	97.81%
	4 Total By Loan Type Distribution (a)	8,163	\$121,719,165.63	100.00%
B.	Borrower Status Distribution:			
	1 In-School	0	\$0.00	0.00%
	2 In-School Consolidations	0	\$0.00	0.00%
	3 Grace	0	\$0.00	0.00%
	4 Deferment	81	\$1,263,262.82	1.04%
	5 Forbearance	90	\$2,501,896.82	2.06%
	6 Repayment	7,982	\$117,699,099.25	96.70%
	7 Claims	10	\$254,906.74	0.21%
	8 Total By Borrower Status Distribution	8,163	\$121,719,165.63	100.00%
C.	School Type Distribution:			
	1 Graduate	8,132	\$121,655,160.70	99.95%
	2 Undergraduate	31	\$64,004.93	0.05%
	3 Total By School Type Distribution	8,163	\$121,719,165.63	100.00%

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VII. Series 2004-2 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	44	\$731,291.89	0.60%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	0	\$0.00	0.00%	0	\$0.00	0.00%	44	\$731,291.89	0.60%
D. REPAYMENT:									
Active									
Current	146	\$837,189.12	79.78%	157	\$1,323,746.41	74.93%	7,080	\$105,358,764.14	86.69%
1-29 Days Delinquent	10	\$35,867.67	3.42%	10	\$90,368.27	5.12%	331	\$6,508,215.40	5.35%
30-59 Days Delinquent	3	\$31,697.78	3.02%	4	\$56,104.67	3.18%	129	\$3,143,186.19	2.59%
60-89 Days Delinquent	1	\$6,048.56	0.58%	1	\$9,345.14	0.53%	33	\$1,000,897.65	0.82%
90-119 Days Delinquent	2	\$5,139.57	0.49%	3	\$8,013.26	0.45%	18	\$488,080.11	0.40%
> 120 Days Delinquent	5	\$42,870.16	4.09%	5	\$83,992.59	4.75%	44	\$1,031,494.61	0.85%
E. Deferment:									
Current	9	\$71,761.07	6.84%	8	\$178,594.38	10.11%	20	\$382,217.05	0.31%
F. Forbearance:									
Current	5	\$18,752.80	1.79%	2	\$16,443.70	0.93%	83	\$2,632,711.90	2.17%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	10	\$262,604.84	0.22%
H. TOTAL REPAYMENT	181	\$1,049,326.73	100.00%	190	\$1,766,608.42	100.00%	7,748	\$120,808,171.89	99.40%
I. TOTAL PORTFOLIO	181	\$1,049,326.73	100.00%	190	\$1,766,608.42	100.00%	7,792	\$121,539,463.78	100.00%
J. GRAND TOTAL					\$124,355,398.93				

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VIII. Series 2004-2 Portfolio Summary Report

	Collection Period Reporting Date	01/01/2024 to 03/31/2024 04/25/24
A.	1 ABS Notes Outstanding	\$130,379,900
B.	1 Total Principal Balance	\$121,719,166
	2 Total Fund Accounts Balance	\$12,685,501
	3 Total Principal and Accrued Interest Balance	\$125,749,764
	4 Number of Loans	8,163
	5 Number of Borrowers	4,304
C.	1 Borrower Payments- Principal	\$8,077,390
	2 Borrower Payments- Interest	\$1,072,659
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$133,738
	3 Cash Release to Access Group, Inc.	\$291,764
E.	1 Weighted Average Coupon (WAC)	3.47%
	2 Weighted Average Remaining Maturity (WARM)	141
F.	1 Senior Notes Outstanding	\$118,797,832
	2 Subordinate Note Outstanding	\$11,582,067
	3 Senior Notes Principal Distribution	\$4,914,410
	4 Subordinate Note Principal Distribution	\$479,125
	5 Senior Asset Percentage	110.85%
	6 Total Asset Percentage	101.00%

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Trend Analysis Report

March 31, 2024

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2004-2 - PORTFOLIO TREND ANALYSIS REPORT						
Collection Period		March-23	June-23	September-23	December-23	March-24
Reporting Date		4/25/2023	7/25/2023	10/25/2023	1/25/2024	4/25/2024
A.	1 Asset Backed Securities	\$151,161,492	\$144,555,137	\$139,805,228	\$135,773,435	\$130,379,900
B.	1 Total Principal Balance	\$144,353,263	\$139,659,574	\$135,265,222	\$130,128,759	\$121,719,166
	2 Total Fund Accounts Balance	\$9,910,501	\$8,163,941	\$8,000,607	\$9,471,203	\$12,685,501
	3 Total Principal and Accrued Interest Balance	\$148,692,562	\$144,077,687	\$139,672,406	\$134,333,426	\$125,749,764
	4 Number of Loans	9,269	9,080	8,846	8,582	8,163
	5 Number of Borrowers	4,845	4,759	4,653	4,519	4,304
C.	1 Borrower Payments- Principal	\$6,058,871	\$4,283,553	\$4,723,314	\$5,108,563	\$8,077,390
	2 Borrower Payments- Interest	\$1,194,613	\$1,028,672	\$1,023,108	\$1,035,468	\$1,072,659
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$154,832	\$148,291	\$143,489	\$138,972	\$133,738
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$291,764
E.	1 Weighted Average Coupon (WAC)	3.38%	3.38%	3.47%	3.48%	3.47%
	2 Weighted Average Remaining Maturity (WARM)	148	146	145	143	141
F.	1 Senior Notes Outstanding	\$137,733,329	\$131,713,837	\$127,385,878	\$123,712,242	\$118,797,832
	2 Subordinate Notes Outstanding	\$13,428,163	\$12,841,300	\$12,419,350	\$12,061,193	\$11,582,067
	4 Senior Notes Principal Distribution	\$12,854,871	\$6,019,491	\$4,327,959	\$3,673,636	\$4,914,410
	5 Subordinate Note Principal Distribution	\$1,253,272	\$586,864	\$421,950	\$358,157	\$479,125
	3 Senior Asset Percentage	110.75%	110.78%	110.52%	110.76%	110.85%
	6 Total Asset Percentage	100.91%	100.94%	100.71%	100.93%	101.00%