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Access Group, Inc. Receives Top ABS Servicer Rating from Fitch Ratings

Wilmington, DE: Access Group, Inc. recently received the top ABS servicer rating of “Proficient Plus” for its Federal Family Education Loan Program (FFELP) loan servicing from Fitch Ratings. This FFELP servicer rating is based on effective technology and due diligence procedures that exceed Department of Education guidelines for servicing FFELP loans.

In awarding Access Group its top rating, Fitch, a leading global rating agency, noted that Access Group’s default aversion process for FFELP loans exceeds the demands required by the Department of Education. Fitch also reported that Access Group’s disaster recovery and business continuity plans are appropriate.

In addition, Fitch assigned Access Group a Private Student Loan Seller/Servicer rating of “Proficient.” The agency noted that as Access Group’s servicing platform matures, it is expected that operations will continually improve as the company gains further experience. Access Group’s servicing operation started in 2004 to provide the company with greater control and flexibility related to its student loan products throughout the life of the loan, and to make it easier for the group to introduce new loan products.

The private student loan rating reflects the company’s collection practices, which resemble consumer loan collection practices, as well as the company’s disciplined approach to establishing the servicing platform over time. According to Jean Francois, senior vice president, student and borrower services, “These ratings are beneficial to Access Group as they provide assurance to our investors and lender partners related to our servicing platform.”

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As of Dec. 31, 2007 Access Group serviced about \$3 billion in student loans consisting of 80,000 borrowers and 290,000 loans. About 20% of the portfolio is in repayment. Fitch expects to publish a full report detailing the qualities of Access Group that support the assigned ratings.

About Access Group

As a nonprofit organization, Access Group has specialized in providing student loans for graduate and professional education for nearly 25 years. The organization offers Federal Stafford Loans with no origination fees, Federal PLUS and Consolidation Loans, and no-fee private loans.

In addition to competitive loan programs, Access Group offers a full range of educational materials to help students learn about student loans to become wiser borrowers and manage repayment successfully. We also serve students and school administrators with a full suite of online services. Visit AccessGroup.Org.

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