Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

	Student Loan Portfolio and Fund Balance			December 31, 2016	Change	January 31, 2017	
	1 Principal Balance			\$102,618,648.74	(\$1,737,083.70)	\$100,881,565.04	
	2 Accrued Interest			\$333,762.18	(\$20,433.11)	\$313,329.07	
	3 Total Principal And Accrued Interest Balance			\$102,952,410.92	(\$1,757,516.81)	\$101,194,894.11	
	4 Fund Accounts Balance			\$2,499,074.87	\$305,856.74	\$2,804,931.61	
	5 Total Student Loans And Fund Balance			\$105,451,485.79	(\$1,451,660.07)	\$103,999,825.72	
	Student Loan Portfolio and Fund Balance				01		
-				December 31, 2016	Change	January 31, 2017	
	1 Weighted Average Coupon (WAC)			4.19%	0.09%	4.28%	
	Weighted Average Remaining Maturity (WARM) [includes in-school period] Number of Loans			102	(1)	101	
	3 Number of Loans 4 Number of Borrowers			12,318 10,951	(95) (80)	12,223 10,871	
	4 Number of Bonowers			10,331	(00)	10,071	
			1/31/2017	Balance	Balance	Balance	% of
·-	Notes and Certificates	CUSIP	Interest. Rate	December 31, 2016	Change		O/S Securi
•		00432CAT8	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
		00432CA16	1.71300%	\$28,860,118.64	(\$738,960.54)	\$28.121.158.10	27.7%
		00432CAU3	1.71300%	\$28,899,491.24	(\$739,968.67)	\$28,159,522.57	27.7%
		00432CAV3	2.26700%	\$45,300,000.00	\$0.00	\$45,300,000.00	44.6%
	5 Total Notes and Certificates	004320/411	1.96006%	\$103,059,609.88	(\$1,478,929.21)	\$101,580,680.67	100.0%
).	Fund Accounts Balance			December 31, 2016	Change	January 31, 2017	
	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			\$86,814.38	(\$1,302.26)	\$85,512.12	
	4 Collection Account 5 Class A-1 Interest Account			\$1,934,561.93	\$306,080.86	\$2,240,642.79	
				\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
	6 Class A-1 Principal Account 7 Class A-2 Interest Account			\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
	8 Class A-2 Principal Account			\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
	9 Class A-3 Interest Account			\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
	10 Class A-3 Interest Account			\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
	11 Class B Interest Account			\$77,698.56	\$1,078.14	\$78,776.70	
	12 Class B Principal Account			\$0.00	\$0.00	\$0.00	
	13 Total Fund Accounts Balance			\$2,499,074.87	\$305,856.74	\$2,804,931.61	

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

II.	Series 2003-A Transactions and Accruals					
Α.	Student Loan Cash Principal Activity	January 31, 2017				
	Borrower Payments - Total Claim Payments Refunds Reversals Sa New Acquisitions - Principal Sb Cancellations - Principal Sc New Acquisitions - Sale Transfers Sd New Acquisitions - Repurchases New Acquisitions - Total Total Cash Principal Activity	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 26.59 \$0.00 \$0.00			
В.	Student Loan Non-Cash Principal Activity 1 Capitalized Interest 2 New Acquisitions/Cancellations - Fees 3 Capitalized Guarantee Fees 4a Small Balance and Other Adjustments 4b Adjustments - Write-offs 4 Total Adjustments 5 Total Non-Cash Principal Activity	(\$2,924.91) (\$95,748.86) (\$98,6	734.64 \$0.00 \$0.00 <u>673.77</u>)			
C.	Total Student Loan Principal Activity	(\$1,737,0	083.70)			
D.	Student Loan Cash Interest Activity 1 Borrower Payments - Total 2 Claim Payments 3a New Acquisitions - Sale Transfers 3b New Acquisitions - Repurchases 3 New Acquisitions 4 Other Adjustments 5 Total Cash Interest Activity	\$0.00 \$0.00 (\$375,0	\$0.00 \$0.00 \$0.00			
E.	Student Loan Non-Cash Interest Activity 1 Borrower Accruals 2 Capitalized Interest 3a Small Balance and Other Adjustments 3b Adjustments - Write-offs 3 Total Adjustments 4 Fee Accruals 5 Total Non-Cash Interest Activity	\$369,4 (\$15,7) (\$1,683.27) (\$6,97,8	487.10 734.64) 987.68) 390.00			
F.	Total Student Loan Interest Activity	(\$20,	133.11)			

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

III. S	eries 2003-A Collection Fund Activity			
	·		1	
A. C	collection Fund	January 31, 2017		
	Beginning Balance	\$1,782,051.97		
	Transfers to Other Funds	(\$1,782,051.97)		
1a	a Amount received in the collection account related to the collection period	\$2,033,520.72		
1b	b Earnings	\$651.55		
10	Recoveries	\$58,213.34		
	Misc. Payments Received/Due	\$35.48		
1	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	4 Amount received in the collection account after last date of related to the collection period	\$0.00		
	Ending Balance	\$2,092,421.09		
B. R	equired Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$84,064.61	\$84,064.61	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$2,114.00	\$2,114.00	\$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	\$44,157.25	\$44,157.25	\$0.00
20	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$44,217.49	\$44,217.49	\$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
30	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$78,985.08	\$78,985.08	\$0.00
	5 Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note 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 the balance thereof set forth	\$0.00	\$0.00	\$0.00
	8 Reserved	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00
10	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,818,456.57	\$1,818,456.57	\$0.00
1	1 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$20,426.09	\$20,426.09	\$0.00
	Total Payments	\$2,092,421.09	\$2,092,421.09	\$0.00

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

IV.	Series 20	003-A Notes Waterfall for Distributions			
				Remaining	CAPI Account
				Funds Balance	Uses
A.		Total Available Funds (Collection Fund Account)	\$2,092,421.09	\$2,092,421.09	\$0.00
В.	First	Administrative Allowance	\$86,178.61	\$2,006,242.48	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
l °.		Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$2,006,242.48	\$0.00
	` '	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN] Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$44,157.25	\$1,962,085.23	\$0.00
	` '	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$44,217.49	\$1,917,867.74	\$0.00
	` '	Total Interest Distribution on Senior Notes or Obligations:	\$88,374.74	ψ1,517,007.74	ψ0.00
	(u)	Total interest Distribution on being Notes of Obligations.	ψου,στ4.14		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$1.917.867.74	\$0.00
	` '	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,917,867.74	\$0.00
	. ,	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,917,867.74	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	. , ,	
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	\$78,985.08	\$1,838,882.66	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaing Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,838,882.66	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,838,882.66	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,838,882.66	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,838,882.66	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,838,882.66	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$1,838,882.66	\$0.00
	. ,	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$908,608.50	\$930,274.16	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$909,848.07	\$20,426.09	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$20,426.09	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,818,456.57		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$20,426.09	\$0.00	\$0.00

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Net Loan Rate		
1 FRN Notes outstanding Balance	\$0.00	
2 VRN Notes outstanding Balance	\$56,280,680.67	
3 ARC Notes outstanding Balance	\$45,300,000.00	
4 Amount of Accrued Interest	\$359,978.89	
5 Plus investment earnings and late fees	\$8,793.05	
6 Minus Amount of interest on FRN	\$0.00	
7 Minus portion of Administrative allowance	\$37,830.59	
8 Minus Notes fees expected during current Interest Period	\$2,114.00	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.88%	
Net Loan Rate	3.88%	
Senior Asset Percentage	Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance	\$101,194,894.11	\$101,194,894.11
2 Fund Balances	\$2,805,834.66	\$714,288.44
3 Senior Notes Interest and Fees Accrued	\$96,686.58	\$96,686.58
4 Senior Notes Outstanding	\$56,280,680.67	\$54,462,224.10
Senior Asset Percentage	184.62%	186.94%
Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance	\$101,194,894.11	\$101,194,894.11
2 Fund Balances	\$2,805,834.66	\$714,288.44
3 All Notes Interest and Fees Accrued	\$151,713.97	\$151,713.97
4 All Notes Outstanding	\$101,580,680.67	\$99,762,224.10
Subordinate Asset Percentage	102.23%	102.00%

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: February 27, 2017

Collection Period: 01/01/17 to 01/31/17

		Number	Dollar	% of
		of Loans	Amount	Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	12,223	\$100,881,565.04	100.00%
	2 Total By Loan Type Distribution	12,223	\$100,881,565.04	100.00%
В.	Borrower Status Distribution:			
	1 In-School	4	\$37,280.01	0.04%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	78	\$819,372.90	0.81%
	5 Repayment	12,141	\$100,024,912.13	99.15%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	12,223	\$100,881,565.04	100.00%
C.	School Type Distribution:			
	1 Graduate	12,157	\$100,174,691.65	99.30%
	2 Undergraduate	66	\$706,873.39	0.70%
	3 Total By Loan Type Distribution	12,223	\$100,881,565.04	100.00%

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

/II. Series 2003-A Notes	Portfolio Status By Loan Type						
Status	# of Loans	Amount (\$)	Percentage (%)				
INTERIM:		Includes Accrued Int.					
A. In-School Current	4	\$62,332.03	0.06%				
Grace Current	0	\$0.00	0.00%				
C. TOTAL INTERIM	4	\$62,332.03	0.06%				
Payment: Active Current 1-29 Days Delinquent 30-59 Days Delinquent 60-89 Days Delinquent 90-119 Days Delinquent 120-149 Days Delinquent 150-179 Days Delinquent > 180 Days Delinquent	10,986 840 144 57 37 36 41	\$89,038,958.54 \$7,750,939.48 \$1,539,693.09 \$595,803.23 \$404,891.83 \$383,198.00 \$573,155.81 \$0.00	87.99% 7.66% 1.52% 0.59% 0.40% 0.38% 0.57% 0.00%				
E. Deferment: Current	0	\$0.00	0.00%				
F. Forbearance: Current	78	\$845,922.10	0.84%				
G. Claims	0	\$0.00	0.00%				
I. TOTAL REPAYMENT	12,219	\$101,132,562.08	99.94%				
TOTAL PORTFOLIO	12,223	\$101,194,894.11	100.00%				

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: February 27, 2017

Collection Period: 01/01/17 to 01/31/17

A.	1 ABS Notes Outstanding	\$101,580,681
B.	Total Private Principal Outstanding Balance	\$100,881,565
	2 Total Fund Accounts Balance	\$2,804,932
	3 Total Principal and Accrued Interest Balance	\$101,194,894
	4 Number of Loans	12,223
	5 Number of Borrowers	10,871
C.	1 Borrower Payments- Principal	\$1,656,171
	2 Borrower Payments- Interest	\$375,088
D.	Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$84,065
	3 Cash Release to Access Group Inc	\$20,426
E.	1 Weighted Average Coupon (WAC)	4.28%
	Weighted Average Remaining Maturity (WARM)	101
F.	1 Senior Notes Outstanding	\$56,280,681
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,478,929
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	3.88%
	6 Senior Asset Percentage	184.62%
	7 Total Asset Percentage	102.23%

Student Loan Asset Backed Series 2003-A Notes Portfolio Trend Analysis Report January 31, 2017

	Collection Periods	March-16	April-16	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16	January-17
	Reporting Date	4/25/2016	5/25/2016	6/27/2016	7/25/2016	8/25/2016	9/26/2016	10/25/2016	11/25/2016	12/27/2016	1/25/2017	2/27/2017
A. 1 Ass	set Backed Securities	\$117,175,048	\$115,143,091	\$113,762,226	\$112,110,541	\$110,358,477	\$109,287,772	\$107,376,839	\$106,141,986	\$104,992,115	\$103,059,610	\$101,580,6
B. 1 Tota	al Private Principal Balance	\$116,436,245	\$114,743,749	\$113,050,620	\$111,649,521	\$110,051,671	\$108,574,015	\$107,348,277	\$105,689,243	\$104,181,421	\$102,618,649	\$100,881,5
2 Tota	al Fund Accounts Balance	\$3,208,696	\$2,756,903	\$3,087,896	\$2,782,957	\$2,556,527	\$2,914,123	\$2,314,248	\$2,598,887	\$2,932,543	\$2,499,075	\$2,804,9
3 Tota	al Principal and Accrued Interest Balance	\$116,794,838	\$115,099,890	\$113,411,352	\$112,001,073	\$110,411,783	\$108,919,195	\$107,678,270	\$106,023,193	\$104,509,068	\$102,952,411	\$101,194,8
4 Num	nber of Loans	13,210	13,109	12,970	12,877	12,793	12,689	12,607	12,516	12,426	12,318	12,2
5 Num	nber of Borrowers	11,686	11,604	11,488	11,412	11,348	11,256	11,191	11,120	11,044	10,951	10,8
C. 1 Borr	rower Payments- Principal	\$1,618,315	\$1,571,557	\$1,619,895	\$1,314,017	\$1,552,831	\$1,426,441	\$1,234,194	\$1,548,953	\$1,399,956	\$1,439,036	\$1,656,1
2 Borr	rower Payments- Interest	\$364,903	\$378,575	\$381,886	\$375,387	\$370,894	\$377,446	\$364,744	\$364,156	\$364,672	\$363,376	\$375,0
D. 1 Nec	essary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	ninistrative Allowance	\$97,026	\$95,616	\$94,205	\$93,038	\$91,706	\$90,475	\$89,453	\$88,071	\$86,814	\$85,512	\$84.0
3 Cas	sh Release to Access Group	\$210,915	\$115,803	\$150,315	\$148,133	\$217,652	\$117,566	\$225,772	\$94,065	\$89,917	\$56,551	\$20,4
E. 1 Wei	ighted Average Coupon (WAC)	3.76%	3.98%	3.98%	3.98%	4.03%	4.03%	4.03%	4.19%	4.19%	4.19%	4.2
	ighted Average Remaining Maturity (WARM)	110	109	108	107	106	105	104	103	102	102	10
F. 1 Seni	nior Notes Outstanding	\$71,875,048	\$69,843,091	\$68,462,226	\$66,810,541	\$65,058,477	\$63,987,772	\$62,076,839	\$60,841,986	\$59,692,115	\$57,759,610	\$56,280,6
2 Sub	ordinate Note Outstanding	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,0
3 Seni	ior Principal Distribution Amount	\$1,630,567	\$2,031,957	\$1,380,865	\$1,651,685	\$1,752,064	\$1,070,705	\$1,910,932	\$1,234,853	\$1,149,871	\$1,932,505	\$1,478,9
	ordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	. , .,.
5 Net	Loan Rate	3.36%	3.58%	3.58%	3.58%	3.57%	3.63%	3.66%	3.79%	3.78%	3.80%	3.88
6 Seni	ior Asset Percentage	166.95%	168.72%	170.14%	171.79%	173.61%	174.74%	177.17%	178.50%	179.97%	182.55%	184.6
7 Sub	ordinate Asset Percentage	102.36%	102.29%	102.33%	102.31%	102.34%	102.30%	102.40%	102.29%	102.28%	102.26%	102.2