

ACCESS GROUP, INC.

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

Report Date: April 25, 2017
Collection Period: 03/01/17 to 03/31/17

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 28, 2017	Change	March 31, 2017		
1	Principal Balance					\$99,330,544.51	(\$1,801,559.44)	\$97,528,985.07		
2	Accrued Interest					\$285,007.51	\$7,961.99	\$292,969.50		
3	Total Principal And Accrued Interest Balance					\$99,615,552.02	(\$1,793,597.45)	\$97,821,954.57		
4	Fund Accounts Balance					\$2,574,383.38	\$627,188.28	\$3,201,571.66		
5	Total Student Loans And Fund Balance					\$102,189,935.40	(\$1,166,409.17)	\$101,023,526.23		
B. Student Loan Portfolio and Fund Balance										
						February 28, 2017	Change	March 31, 2017		
1	Weighted Average Coupon (WAC)					4.28%	0.00%	4.28%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					100	(1)	99		
3	Number of Loans					12,135	(123)	12,012		
4	Number of Borrowers					10,797	(102)	10,695		
C. Notes and Certificates										
						3/31/2017	Balance	Balance	Balance	
						Interest. Rate	February 28, 2017	Change	March 31, 2017	
									% of	
									O/S Securities	
1	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-1	FRN	00432CAT8		0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-2	VRN	00432CAU5		1.97200%	\$27,212,549.60	(\$590,040.83)	\$26,622,508.77	27.0%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3		1.97200%	\$27,249,674.50	(\$590,845.80)	\$26,658,828.70	27.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1		2.38100%	\$45,300,000.00	\$0.00	\$45,300,000.00	46.0%
5	Total Notes and Certificates					2.15994%	\$99,762,224.10	(\$1,180,886.63)	\$98,581,337.47	100.0%
D. Fund Accounts Balance										
						February 28, 2017	Change	March 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					\$84,064.61	(\$1,292.47)	\$82,772.14		
4	Collection Account					\$2,011,333.69	\$624,729.91	\$2,636,063.60		
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 B Interest Account					\$78,985.08	\$3,750.84	\$82,735.92		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,574,383.38	\$627,188.28	\$3,201,571.66		

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	March 31, 2017		
1 Borrower Payments - Total			(\$1,714,559.30)
2 Claim Payments			\$0.00
3 Refunds			\$4,990.08
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			(\$1,709,569.22)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$2,301.36
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$439.19)		
4b Adjustments - Write-offs	(\$93,852.39)		
4 Total Adjustments			(\$94,291.58)
5 Total Non-Cash Principal Activity			(\$91,990.22)
C. Total Student Loan Principal Activity			(\$1,801,559.44)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$347,572.82)
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			(\$347,572.82)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$357,643.36
2 Capitalized Interest			(\$2,301.36)
3a Small Balance and Other Adjustments	(\$1,688.79)		
3b Adjustments - Write-offs	(\$2,018.40)		
3 Total Adjustments			(\$3,707.19)
4 Fee Accruals			\$3,900.00
5 Total Non-Cash Interest Activity			\$355,534.81
F. Total Student Loan Interest Activity			\$7,961.99

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2017		
	Transfers to Other Funds	\$1,500,058.48		
	1a Amount received in the collection account related to the collection period	(\$1,500,058.48)		
	1b Earnings	\$2,466,534.53		
	1c Recoveries	\$982.09		
	1d Misc. Payments Received/Due	\$66,631.13		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$33.14		
	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 to the collection period	\$0.00		
	Ending Balance	\$2,534,180.89		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$81,270.90	\$81,270.90	\$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	\$42,291.33	\$42,291.33	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$42,349.03	\$42,349.03	\$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
	4 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$38,432.52	\$38,432.52	\$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)	\$2,144,878.68	\$2,144,878.68	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$182,844.43	\$182,844.43	\$0.00	
Total Payments	\$2,534,180.89	\$2,534,180.89	\$0.00	

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IV. Series 2003-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Uses	
A.		Total Available Funds (Collection Fund Account)	\$2,534,180.89	\$2,534,180.89	\$0.00
B.	First	Administrative Allowance	\$83,384.90	\$2,450,795.99	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$2,450,795.99	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$42,291.33	\$2,408,504.66	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$42,349.03	\$2,366,155.63	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$84,640.36		
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	\$2,366,155.63	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$2,366,155.63	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$2,366,155.63	\$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	\$38,432.52	\$2,327,723.11	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$2,327,723.11	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,327,723.11	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,327,723.11	\$0.00
I.	Eighth	Reserved	\$0.00	\$2,327,723.11	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,327,723.11	\$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	\$2,327,723.11	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$1,071,708.30	\$1,256,014.81	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$1,073,170.38	\$182,844.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$182,844.43	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,144,878.68		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$182,844.43	\$0.00	\$0.00

ACCESS GROUP, INC.

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Collection Period: 03/01/17 to 03/31/17

V. Series 2003-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$0.00		
2 VRN Notes outstanding Balance	\$53,281,337.47		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$348,084.56		
5 Plus investment earnings and late fees	\$5,109.60		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$36,573.37		
8 Minus Notes fees expected during current Interest Period	\$2,114.00		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.83%		
Net Loan Rate	3.83%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$97,821,954.57	\$97,821,954.57	
2 Fund Balances	\$3,202,781.26	\$624,909.73	
3 Senior Notes Interest and Fees Accrued	\$14,870.95	\$14,870.95	
4 Senior Notes Outstanding	\$53,281,337.47	\$51,136,458.79	
Senior Asset Percentage	189.58%	192.49%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$97,821,954.57	\$97,821,954.57	
2 Fund Balances	\$3,202,781.26	\$624,909.73	
3 All Notes Interest and Fees Accrued	\$81,676.34	\$81,676.34	
4 All Notes Outstanding	\$98,581,337.47	\$96,436,458.79	
Subordinate Asset Percentage	102.40%	102.00%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	12,012	\$97,528,985.07	100.00%
2 Total By Loan Type Distribution	12,012	\$97,528,985.07	100.00%
B. Borrower Status Distribution:			
1 In-School	2	\$22,055.00	0.02%
2 Grace	2	\$15,225.01	0.02%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	68	\$688,385.72	0.71%
5 Repayment	11,940	\$96,803,319.34	99.26%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	12,012	\$97,528,985.07	100.00%
C. School Type Distribution:			
1 Graduate	11,947	\$96,872,118.44	99.33%
2 Undergraduate	65	\$656,866.63	0.67%
3 Total By Loan Type Distribution	12,012	\$97,528,985.07	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	2	\$39,137.50	0.04%	
B. Grace				
Current	2	\$23,490.47	0.02%	
C. TOTAL INTERIM	4	\$62,627.97	0.06%	
D. REPAYMENT:				
Active				
Current	10,893	\$86,846,868.83	88.78%	
1-29 Days Delinquent	758	\$7,183,371.10	7.34%	
30-59 Days Delinquent	142	\$1,420,118.02	1.45%	
60-89 Days Delinquent	39	\$432,559.91	0.44%	
90-119 Days Delinquent	34	\$407,664.67	0.42%	
120-149 Days Delinquent	38	\$357,915.87	0.37%	
150-179 Days Delinquent	36	\$395,837.00	0.40%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	68	\$714,991.20	0.73%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	12,008	\$97,759,326.60	99.94%	
I. TOTAL PORTFOLIO	12,012	\$97,821,954.57	100.00%	

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VIII. Series 2003-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$98,581,337
B.	1 Total Private Principal Outstanding Balance	\$97,528,985
	2 Total Fund Accounts Balance	\$3,201,572
	3 Total Principal and Accrued Interest Balance	\$97,821,955
	4 Number of Loans	12,012
	5 Number of Borrowers	10,695
C.	1 Borrower Payments- Principal	\$1,714,559
	2 Borrower Payments- Interest	\$347,573
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$81,271
	3 Cash Release to Access Group Inc	\$182,844
E.	1 Weighted Average Coupon (WAC)	4.28%
	2 Weighted Average Remaining Maturity (WARM)	99
F.	1 Senior Notes Outstanding	\$53,281,337
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,180,887
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	3.83%
	6 Senior Asset Percentage	189.58%
	7 Total Asset Percentage	102.40%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
March 31, 2017

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16	January-17	February-17	March-17
	Reporting Date	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	3/27/2017	4/25/2017
A.	1 Asset Backed Securities	\$113,762,226	\$112,110,541	\$110,358,477	\$109,287,772	\$107,376,839	\$106,141,986	\$104,992,115	\$103,059,610	\$101,580,681	\$99,762,224	\$98,581,337
B.	1 Total Private Principal Balance	\$113,050,620	\$111,649,521	\$110,051,671	\$108,574,015	\$107,348,277	\$105,689,243	\$104,181,421	\$102,618,649	\$100,881,565	\$99,330,545	\$97,528,985
	2 Total Fund Accounts Balance	\$3,087,896	\$2,782,957	\$2,556,527	\$2,914,123	\$2,314,248	\$2,598,887	\$2,932,543	\$2,499,075	\$2,804,932	\$2,574,383	\$3,201,572
	3 Total Principal and Accrued Interest Balance	\$113,411,352	\$112,001,073	\$110,411,783	\$108,919,195	\$107,678,270	\$106,023,193	\$104,509,068	\$102,952,411	\$101,194,894	\$99,615,552	\$97,821,955
	4 Number of Loans	12,970	12,877	12,793	12,689	12,607	12,516	12,426	12,318	12,223	12,135	12,012
	5 Number of Borrowers	11,488	11,412	11,348	11,256	11,191	11,120	11,044	10,951	10,871	10,797	10,695
C.	1 Borrower Payments- Principal	\$1,619,895	\$1,314,017	\$1,552,831	\$1,426,441	\$1,234,194	\$1,548,953	\$1,399,956	\$1,439,036	\$1,656,171	\$1,440,174	\$1,714,559
	2 Borrower Payments- Interest	\$381,886	\$375,387	\$370,894	\$377,446	\$364,744	\$364,156	\$364,672	\$363,376	\$375,088	\$351,710	\$347,573
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$94,205	\$93,038	\$91,706	\$90,475	\$89,453	\$88,071	\$86,814	\$85,512	\$84,065	\$82,772	\$81,271
	3 Cash Release to Access Group	\$150,315	\$148,133	\$217,652	\$117,566	\$225,772	\$94,065	\$89,917	\$56,551	\$20,426	\$77,717	\$182,844
E.	1 Weighted Average Coupon (WAC)	3.98%	3.98%	4.03%	4.03%	4.03%	4.19%	4.19%	4.19%	4.28%	4.28%	4.28%
	2 Weighted Average Remaining Maturity (WARM)	108	107	106	105	104	103	102	102	101	100	99
F.	1 Senior Notes Outstanding	\$68,462,226	\$66,810,541	\$65,058,477	\$63,987,772	\$62,076,839	\$60,841,986	\$59,692,115	\$57,759,610	\$56,280,681	\$54,462,224	\$53,281,337
	2 Subordinate 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	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,380,865	\$1,651,685	\$1,752,064	\$1,070,705	\$1,910,932	\$1,234,853	\$1,149,871	\$1,932,505	\$1,478,929	\$1,818,457	\$1,180,887
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.58%	3.58%	3.57%	3.63%	3.66%	3.79%	3.78%	3.80%	3.88%	3.88%	3.83%
	6 Senior Asset Percentage	170.14%	171.79%	173.61%	174.74%	177.17%	178.50%	179.97%	182.55%	184.62%	187.48%	189.58%
	7 Subordinate Asset Percentage	102.33%	102.31%	102.34%	102.30%	102.40%	102.29%	102.28%	102.26%	102.23%	102.29%	102.40%