

ACCESS GROUP, INC.

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

Report Date: August 25, 2017
Collection Period: 07/01/17 to 07/31/17

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						June 30, 2017	Change	July 31, 2017		
1	Principal Balance					\$92,723,419.74	(\$1,507,048.30)	\$91,216,371.44		
2	Accrued Interest					\$270,499.78	\$13,285.74	\$283,785.52		
3	Total Principal And Accrued Interest Balance					\$92,993,919.52	(\$1,493,762.56)	\$91,500,156.96		
4	Fund Accounts Balance					\$2,451,817.13	(\$5,210.59)	\$2,446,606.54		
5	Total Student Loans And Fund Balance					\$95,445,736.65	(\$1,498,973.15)	\$93,946,763.50		
B. Student Loan Portfolio and Fund Balance										
						June 30, 2017	Change	July 31, 2017		
1	Weighted Average Coupon (WAC)					4.41%	0.15%	4.56%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					96	(1)	95		
3	Number of Loans					11,671	(82)	11,589		
4	Number of Borrowers					10,410	(64)	10,346		
C. Notes and Certificates										
						7/31/2017	Balance	Balance	Balance	
							June 30, 2017	Change	July 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	2.26700%		\$23,975,365.75	(\$694,010.84)	\$23,281,354.91	25.3%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.26700%		\$24,008,074.30	(\$694,957.65)	\$23,313,116.65	25.4%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	2.41800%		\$45,300,000.00	\$0.00	\$45,300,000.00	49.3%
5	Total Notes and Certificates				2.34144%		\$93,283,440.05	(\$1,388,968.49)	\$91,894,471.56	100.0%
D. Fund Accounts Balance										
						June 30, 2017	Change	July 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					\$81,697.85	\$2,114.00	\$83,811.85		
4	Collection Account					\$1,970,119.28	(\$91,347.03)	\$1,878,772.25		
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					\$0.00	\$84,022.44	\$84,022.44		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,451,817.13	(\$5,210.59)	\$2,446,606.54		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: August 25, 2017

Collection Period: 07/01/17 to 07/31/17

II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	July 31, 2017		
1 Borrower Payments - Total			(\$1,364,008.04)
2 Claim Payments			\$0.00
3 Refunds			\$497.45
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			(\$1,363,510.59)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$2,565.50
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$2,023.92		
4b Adjustments - Write-offs	(\$148,127.13)		
4 Total Adjustments			(\$146,103.21)
5 Total Non-Cash Principal Activity			(\$143,537.71)
C. Total Student Loan Principal Activity			(\$1,507,048.30)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$338,997.84)
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			(\$338,997.84)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$355,638.98
2 Capitalized Interest			(\$2,565.50)
3a Small Balance and Other Adjustments	(\$2,266.53)		
3b Adjustments - Write-offs	(\$2,218.37)		
3 Total Adjustments			(\$4,484.90)
4 Fee Accruals			\$3,695.00
5 Total Non-Cash Interest Activity			\$352,283.58
F. Total Student Loan Interest Activity			\$13,285.74

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: August 25, 2017

Collection Period: 07/01/17 to 07/31/17

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	July 31, 2017		
	Transfers to Other Funds	\$1,863,423.24		
	1a Amount received in the collection account related to the collection period	(\$1,863,423.24)		
	1b Earnings	\$1,344,757.88		
	1c Recoveries	\$1,816.16		
	1d Misc. Payments Received/Due	\$67,717.41		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$34.22		
	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	\$1,414,325.67		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$76,010.60	\$76,010.60	\$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		\$45,448.44	\$45,448.44	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$45,510.44	\$45,510.44	\$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		\$86,424.95	\$86,424.95	\$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)	\$1,158,817.24	\$1,158,817.24	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,414,325.67	\$1,414,325.67	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: August 25, 2017

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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)	\$1,414,325.67	\$1,414,325.67	\$0.00
B.	First	Administrative Allowance	\$78,124.60	\$1,336,201.07	\$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	\$1,336,201.07	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$45,448.44	\$1,290,752.63	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$45,510.44	\$1,245,242.19	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$90,958.88		
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	\$1,245,242.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,245,242.19	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,245,242.19	\$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	\$86,424.95	\$1,158,817.24	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,158,817.24	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,158,817.24	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,158,817.24	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,158,817.24	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,158,817.24	\$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	\$1,158,817.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$579,013.66	\$579,803.58	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$579,803.58	\$0.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,158,817.24		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: August 25, 2017

Collection Period: 07/01/17 to 07/31/17

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		\$46,594,471.56	
3 ARC Notes outstanding Balance		\$45,300,000.00	
4 Amount of Accrued Interest		\$346,497.66	
5 Plus investment earnings and late fees		\$5,539.41	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$34,206.14	
8 Minus Notes fees expected during current Interest Period		\$2,114.00	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.12%	
Net Loan Rate		4.12%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$91,500,156.96		\$91,500,156.96
2 Fund Balances	\$2,448,450.95		\$1,030,840.54
3 Senior Notes Interest and Fees Accrued	\$20,816.88		\$20,816.88
4 Senior Notes Outstanding	\$46,594,471.56		\$45,435,654.32
Senior Asset Percentage	201.59%		203.61%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$91,500,156.96		\$91,500,156.96
2 Fund Balances	\$2,448,450.95		\$1,030,840.54
3 All Notes Interest and Fees Accrued	\$45,248.65		\$45,248.65
4 All Notes Outstanding	\$91,894,471.56		\$90,735,654.32
Subordinate Asset Percentage	102.19%		101.93%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	11,589	\$91,216,371.44	100.00%
2 Total By Loan Type Distribution	11,589	\$91,216,371.44	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	62	\$547,269.19	0.60%
5 Repayment	11,523	\$90,631,822.24	99.36%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	11,589	\$91,216,371.44	100.00%
C. School Type Distribution:			
1 Graduate	11,526	\$90,615,527.11	99.34%
2 Undergraduate	63	\$600,844.33	0.66%
3 Total By Loan Type Distribution	11,589	\$91,216,371.44	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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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	\$39,505.95	0.04%	
B. Grace				
Current	2	\$23,689.84	0.03%	
C. TOTAL INTERIM	4	\$63,195.79	0.07%	
D. REPAYMENT:				
Active				
Current	10,412	\$80,452,884.67	87.93%	
1-29 Days Delinquent	824	\$7,474,427.72	8.17%	
30-59 Days Delinquent	144	\$1,475,910.42	1.61%	
60-89 Days Delinquent	54	\$518,542.33	0.57%	
90-119 Days Delinquent	34	\$287,676.70	0.31%	
120-149 Days Delinquent	23	\$261,971.73	0.29%	
150-179 Days Delinquent	31	\$386,050.17	0.42%	
> 180 Days Delinquent	1	\$11,126.42	0.01%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	62	\$568,371.01	0.62%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	11,585	\$91,436,961.17	99.93%	
I. TOTAL PORTFOLIO	11,589	\$91,500,156.96	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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VIII. Series 2003-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$91,894,472
B.	1 Total Private Principal Outstanding Balance	\$91,216,371
	2 Total Fund Accounts Balance	\$2,446,607
	3 Total Principal and Accrued Interest Balance	\$91,500,157
	4 Number of Loans	11,589
	5 Number of Borrowers	10,346
C.	1 Borrower Payments- Principal	\$1,364,008
	2 Borrower Payments- Interest	\$338,998
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$76,011
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.56%
	2 Weighted Average Remaining Maturity (WARM)	95
F.	1 Senior Notes Outstanding	\$46,594,472
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,388,968
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.12%
	6 Senior Asset Percentage	201.59%
	7 Total Asset Percentage	102.19%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	September-16	October-16	November-16	December-16	January-17	February-17	March-17	April-17	May-17	June-17	July-17
	Reporting Date	10/25/2016	11/25/2016	12/27/2016	1/25/2017	2/27/2017	3/27/2017	4/25/2017	5/25/2017	6/26/2017	7/25/2017	8/25/2017
A.	1 Asset Backed Securities	\$107,376,839	\$106,141,986	\$104,992,115	\$103,059,610	\$101,580,681	\$99,762,224	\$98,581,337	\$96,436,459	\$95,323,289	\$93,283,440	\$91,894,472
B.	1 Total Private Principal Balance	\$107,348,277	\$105,689,243	\$104,181,421	\$102,618,649	\$100,881,565	\$99,330,545	\$97,528,985	\$95,941,125	\$94,277,990	\$92,723,420	\$91,216,371
	2 Total Fund Accounts Balance	\$2,314,248	\$2,598,887	\$2,932,543	\$2,499,075	\$2,804,932	\$2,574,383	\$3,201,572	\$2,526,147	\$3,054,274	\$2,451,817	\$2,446,607
	3 Total Principal and Accrued Interest Balance	\$107,678,270	\$106,023,193	\$104,509,068	\$102,952,411	\$101,194,894	\$99,615,552	\$97,821,955	\$96,236,202	\$94,567,678	\$92,993,920	\$91,500,157
	4 Number of Loans	12,607	12,516	12,426	12,318	12,223	12,135	12,012	11,910	11,764	11,671	11,589
	5 Number of Borrowers	11,191	11,120	11,044	10,951	10,871	10,797	10,695	10,610	10,489	10,410	10,346
C.	1 Borrower Payments- Principal	\$1,234,194	\$1,548,953	\$1,399,956	\$1,439,036	\$1,656,171	\$1,440,174	\$1,714,559	\$1,506,249	\$1,595,330	\$1,440,810	\$1,364,008
	2 Borrower Payments- Interest	\$364,744	\$364,156	\$364,672	\$363,376	\$375,088	\$351,710	\$347,573	\$345,297	\$354,244	\$349,726	\$338,998
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$89,453	\$88,071	\$86,814	\$85,512	\$84,065	\$82,772	\$81,271	\$79,948	\$78,562	\$77,266	\$76,011
	3 Cash Release to Access Group	\$225,772	\$94,065	\$89,917	\$56,551	\$20,426	\$77,717	\$182,844	\$162,132	\$74,886	\$140,157	\$0
E.	1 Weighted Average Coupon (WAC)	4.03%	4.19%	4.19%	4.19%	4.28%	4.28%	4.28%	4.41%	4.41%	4.41%	4.56%
	2 Weighted Average Remaining Maturity (WARM)	104	103	102	102	101	100	99	98	97	96	95
F.	1 Senior Notes Outstanding	\$62,076,839	\$60,841,986	\$59,692,115	\$57,759,610	\$56,280,681	\$54,462,224	\$53,281,337	\$51,136,459	\$50,023,289	\$47,983,440	\$46,594,472
	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	\$1,910,932	\$1,234,853	\$1,149,871	\$1,932,505	\$1,478,929	\$1,818,457	\$1,180,887	\$2,144,879	\$1,113,170	\$2,039,849	\$1,388,968
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.66%	3.79%	3.78%	3.80%	3.88%	3.88%	3.83%	3.98%	3.89%	3.96%	4.12%
	6 Senior Asset Percentage	177.17%	178.50%	179.97%	182.55%	184.62%	187.48%	189.58%	193.10%	195.11%	198.89%	201.59%
	7 Subordinate Asset Percentage	102.40%	102.29%	102.28%	102.26%	102.23%	102.29%	102.40%	102.36%	102.31%	102.30%	102.19%