

ACCESS GROUP, INC.

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

Report Date: December 26, 2017
Collection Period: 11/01/17 to 11/30/17

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					October 31, 2017	Change	November 30, 2017		
1	Principal Balance				\$86,594,710.42	(\$1,393,143.35)	\$85,201,567.07		
2	Accrued Interest				\$283,268.50	(\$6,973.82)	\$276,294.68		
3	Total Principal And Accrued Interest Balance				\$86,877,978.92	(\$1,400,117.17)	\$85,477,861.75		
4	Fund Accounts Balance				\$2,817,602.66	(\$435,625.25)	\$2,381,977.41		
5	Total Student Loans And Fund Balance				\$89,695,581.58	(\$1,835,742.42)	\$87,859,839.16		
B. Student Loan Portfolio and Fund Balance									
					October 31, 2017	Change	November 30, 2017		
1	Weighted Average Coupon (WAC)				4.67%	0.00%	4.67%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				92	(1)	91		
3	Number of Loans				11,249	(84)	11,165		
4	Number of Borrowers				10,067	(73)	9,994		
C. Notes and Certificates									
					11/30/2017	Balance	Balance	Balance	% of
			CUSIP	Interest. Rate	October 31, 2017	Change	November 30, 2017	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	2.50700%	\$21,080,487.05	(\$857,170.50)	\$20,223,316.55	23.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.50700%	\$21,109,246.24	(\$858,339.91)	\$20,250,906.33	23.6%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	2.64800%	\$45,300,000.00	\$0.00	\$45,300,000.00	52.8%
5	Total Notes and Certificates				2.58147%	\$87,489,733.29	(\$1,715,510.41)	\$85,774,222.88	100.0%
D. Fund Accounts Balance									
					October 31, 2017	Change	November 30, 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				\$73,369.09	(\$1,209.72)	\$72,159.37		
4	Collection Account				\$2,254,757.01	(\$436,952.33)	\$1,817,804.68		
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				\$89,476.56	\$2,536.80	\$92,013.36		
12	Class B Principal Account				\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance				\$2,817,602.66	(\$435,625.25)	\$2,381,977.41		

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		November 30, 2017	
1 Borrower Payments - Total			(\$1,333,556.60)
2 Claim Payments			\$0.00
3 Refunds			\$2,282.01
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			(\$1,331,274.59)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$7,366.85
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$809.51		
4b Adjustments - Write-offs	(\$70,045.12)		
4 Total Adjustments			(\$69,235.61)
5 Total Non-Cash Principal Activity			(\$61,868.76)
C. Total Student Loan Principal Activity			(\$1,393,143.35)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$328,880.72)
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			(\$328,880.72)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$329,232.19
2 Capitalized Interest			(\$7,366.85)
3a Small Balance and Other Adjustments	(\$1,169.89)		
3b Adjustments - Write-offs	(\$2,153.55)		
3 Total Adjustments			(\$3,323.44)
4 Fee Accruals			\$3,365.00
5 Total Non-Cash Interest Activity			\$321,906.90
F. Total Student Loan Interest Activity			(\$6,973.82)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	November 30, 2017		
	Transfers to Other Funds	\$2,152,626.98		
	1a Amount received in the collection account related to the collection period	(\$2,152,626.98)		
	1b Earnings	\$1,646,315.62		
	1c Recoveries	\$2,033.12		
	1d Misc. Payments Received/Due	\$53,486.22		
	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 Amount received in the collection account after last date of related to the collection period	\$0.00		
	Ending Balance	\$1,701,834.96		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$70,998.47	\$70,998.47	\$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	\$40,841.55	\$40,841.55	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$40,897.27	\$40,897.27	\$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	\$93,508.26	\$93,508.26	\$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)	\$1,358,619.40	\$1,358,619.40	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$94,856.01	\$94,856.01	\$0.00	
Total Payments	\$1,701,834.96	\$1,701,834.96	\$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)	\$1,701,834.96	\$1,701,834.96	\$0.00
B.	First	Administrative Allowance	\$73,112.47	\$1,628,722.49	\$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	\$1,628,722.49	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$40,841.55	\$1,587,880.94	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$40,897.27	\$1,546,983.67	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$81,738.82		
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	\$1,546,983.67	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,546,983.67	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,546,983.67	\$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	\$93,508.26	\$1,453,475.41	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,453,475.41	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,453,475.41	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,453,475.41	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,453,475.41	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,453,475.41	\$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	\$1,453,475.41	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$678,846.64	\$774,628.77	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$679,772.76	\$94,856.01	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$94,856.01	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,358,619.40		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$94,856.01	\$0.00	\$0.00

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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	\$40,474,222.88		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$331,467.95		
5 Plus investment earnings and late fees	\$5,583.02		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$31,950.59		
8 Minus Notes fees expected during current Interest Period	\$2,114.00		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.24%		
Net Loan Rate	4.24%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$85,477,861.75	\$85,477,861.75	
2 Fund Balances	\$2,384,195.43	\$684,808.47	
3 Senior Notes Interest and Fees Accrued	\$11,552.10	\$11,552.10	
4 Senior Notes Outstanding	\$40,474,222.88	\$39,115,603.48	
Senior Asset Percentage	217.05%	220.25%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$85,477,861.75	\$85,477,861.75	
2 Fund Balances	\$2,384,195.43	\$684,808.47	
3 All Notes Interest and Fees Accrued	\$58,754.67	\$58,754.67	
4 All Notes Outstanding	\$85,774,222.88	\$84,415,603.48	
Subordinate Asset Percentage	102.37%	102.00%	

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Student Loan Asset Backed Series 2003-A Notes

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	11,165	\$85,201,567.07	100.00%
2 Total By Loan Type Distribution	11,165	\$85,201,567.07	100.00%
B. 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	130	\$1,127,363.38	1.32%
5 Repayment	11,031	\$84,036,923.68	98.63%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	11,165	\$85,201,567.07	100.00%
C. School Type Distribution:			
1 Graduate	11,102	\$84,623,349.45	99.32%
2 Undergraduate	63	\$578,217.62	0.68%
3 Total By Loan Type Distribution	11,165	\$85,201,567.07	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	4	\$63,830.40	0.07%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$63,830.40	0.07%	
D. REPAYMENT:				
Active				
Current	9,972	\$74,557,634.99	87.22%	
1-29 Days Delinquent	812	\$7,157,478.00	8.37%	
30-59 Days Delinquent	127	\$1,247,999.57	1.46%	
60-89 Days Delinquent	51	\$515,946.23	0.60%	
90-119 Days Delinquent	33	\$296,235.17	0.35%	
120-149 Days Delinquent	12	\$153,402.36	0.18%	
150-179 Days Delinquent	24	\$327,143.13	0.38%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	130	\$1,158,191.90	1.35%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	11,161	\$85,414,031.35	99.93%	
I. TOTAL PORTFOLIO	11,165	\$85,477,861.75	100.00%	

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VIII. Series 2003-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$85,774,223
B.	1 Total Private Principal Outstanding Balance	\$85,201,567
	2 Total Fund Accounts Balance	\$2,381,977
	3 Total Principal and Accrued Interest Balance	\$85,477,862
	4 Number of Loans	11,165
	5 Number of Borrowers	9,994
C.	1 Borrower Payments- Principal	\$1,333,557
	2 Borrower Payments- Interest	\$328,881
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$70,998
	3 Cash Release to Access Group Inc	\$94,856
E.	1 Weighted Average Coupon (WAC)	4.67%
	2 Weighted Average Remaining Maturity (WARM)	91
F.	1 Senior Notes Outstanding	\$40,474,223
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,715,510
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.24%
	6 Senior Asset Percentage	217.05%
	7 Total Asset Percentage	102.37%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
November 30, 2017

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	January-17	February-17	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17
	Reporting Date	2/27/2017	3/27/2017	4/25/2017	5/25/2017	6/26/2017	7/25/2017	8/25/2017	9/25/2017	10/25/2017	11/27/2017	12/26/2017
A.	1 Asset Backed Securities	\$101,580,681	\$99,762,224	\$98,581,337	\$96,436,459	\$95,323,289	\$93,283,440	\$91,894,472	\$90,735,654	\$88,597,784	\$87,489,733	\$85,774,223
B.	1 Total Private Principal Balance	\$100,881,565	\$99,330,545	\$97,528,985	\$95,941,125	\$94,277,990	\$92,723,420	\$91,216,371	\$89,509,229	\$88,046,426	\$86,594,710	\$85,201,567
	2 Total Fund Accounts Balance	\$2,804,932	\$2,574,383	\$3,201,572	\$2,526,147	\$3,054,274	\$2,451,817	\$2,446,607	\$3,080,577	\$2,398,056	\$2,817,603	\$2,381,977
	3 Total Principal and Accrued Interest Balance	\$101,194,894	\$99,615,552	\$97,821,955	\$96,236,202	\$94,567,678	\$92,993,920	\$91,500,157	\$89,793,299	\$88,318,550	\$86,877,979	\$85,477,862
	4 Number of Loans	12,223	12,135	12,012	11,910	11,764	11,671	11,589	11,482	11,357	11,249	11,165
	5 Number of Borrowers	10,871	10,797	10,695	10,610	10,489	10,410	10,346	10,256	10,162	10,067	9,994
C.	1 Borrower Payments- Principal	\$1,656,171	\$1,440,174	\$1,714,559	\$1,506,249	\$1,595,330	\$1,440,810	\$1,364,008	\$1,656,597	\$1,350,617	\$1,410,751	\$1,333,557
	2 Borrower Payments- Interest	\$375,088	\$351,710	\$347,573	\$345,297	\$354,244	\$349,726	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$84,065	\$82,772	\$81,271	\$79,948	\$78,562	\$77,266	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998
	3 Cash Release to Access Group	\$20,426	\$77,717	\$182,844	\$162,132	\$74,886	\$141,846	\$0	\$55,512	\$80,363	\$180,990	\$94,856
E.	1 Weighted Average Coupon (WAC)	4.28%	4.28%	4.28%	4.41%	4.41%	4.41%	4.56%	4.56%	4.56%	4.67%	4.67%
	2 Weighted Average Remaining Maturity (WARM)	101	100	99	98	97	96	95	94	93	92	91
F.	1 Senior Notes Outstanding	\$56,280,681	\$54,462,224	\$53,281,337	\$51,136,459	\$50,023,289	\$47,983,440	\$46,594,472	\$45,435,654	\$43,297,784	\$42,189,733	\$40,474,223
	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	\$1,478,929	\$1,818,457	\$1,180,887	\$2,144,879	\$1,113,170	\$2,039,849	\$1,388,968	\$1,158,817	\$2,137,871	\$1,108,050	\$1,715,510
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.88%	3.88%	3.83%	3.98%	3.89%	3.96%	4.12%	4.10%	4.13%	4.22%	4.24%
	6 Senior Asset Percentage	184.62%	187.48%	189.58%	193.10%	195.11%	198.89%	201.59%	204.37%	209.48%	212.56%	217.05%
	7 Subordinate Asset Percentage	102.23%	102.29%	102.40%	102.36%	102.31%	102.30%	102.19%	102.29%	102.34%	102.46%	102.37%