

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: May 25, 2018
Collection Period: 04/01/18 to 04/30/18

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						March 31, 2018	Change	April 30, 2018	
1	Principal Balance					\$78,643,739.93	(\$1,478,777.11)	\$77,164,962.82	
2	Accrued Interest					\$259,898.71	\$40,571.51	\$300,470.22	
3	Total Principal And Accrued Interest Balance					\$78,903,638.64	(\$1,438,205.60)	\$77,465,433.04	
4	Fund Accounts Balance					\$2,956,703.43	(\$413,499.49)	\$2,543,203.94	
5	Total Student Loans And Fund Balance					\$81,860,342.07	(\$1,851,705.09)	\$80,008,636.98	
B. Student Loan Portfolio and Fund Balance									
						March 31, 2018	Change	April 30, 2018	
1	Weighted Average Coupon (WAC)					4.84%	0.32%	5.16%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		86	(2)	84	
3	Number of Loans					10,694	(157)	10,537	
4	Number of Borrowers					9,588	(129)	9,459	
C. Notes and Certificates									
						4/30/2018	Balance	Balance	Balance
							March 31, 2018	Change	April 30, 2018
									% 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	3.06400%	\$17,255,278.61	(\$945,292.68)	\$16,309,985.93	20.9%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.06400%	\$17,278,819.23	(\$946,582.30)	\$16,332,236.93	21.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.20400%	\$45,300,000.00	\$0.00	\$45,300,000.00	58.1%
5	Total Notes and Certificates				3.14537%	\$79,834,097.84	(\$1,891,874.98)	\$77,942,222.86	100.0%
D. Fund Accounts Balance									
						March 31, 2018	Change	April 30, 2018	
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					\$65,989.57	(\$1,336.58)	\$64,652.99	
4	Collection Account					\$2,384,521.60	(\$417,308.99)	1,967,212.61	
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					\$106,192.26	\$5,146.08	\$111,338.34	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	Total Fund Accounts Balance					\$2,956,703.43	(\$413,499.49)	\$2,543,203.94	

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Monthly Servicing Report

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	April 30, 2018		
1 Borrower Payments - Total			(\$1,476,735.13)
2 Claim Payments			\$0.00
3 Refunds			\$6,416.51
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			(\$1,470,318.62)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$2,320.75
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$746.32)		
4b Adjustments - Write-offs	(\$10,032.92)		
4 Total Adjustments			(\$10,779.24)
5 Total Non-Cash Principal Activity			(\$8,458.49)
C. Total Student Loan Principal Activity			(\$1,478,777.11)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$304,313.03)
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			(\$304,313.03)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			343,993.64
2 Capitalized Interest			(\$2,320.75)
3a Small Balance and Other Adjustments	(\$337.86)		
3b Adjustments - Write-offs	(\$210.49)		
3 Total Adjustments			(\$548.35)
4 Fee Accruals			\$3,760.00
5 Total Non-Cash Interest Activity			\$344,884.54
F. Total Student Loan Interest Activity			\$40,571.51

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: May 25, 2018

Collection Period: 04/01/18 to 04/30/18

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2018		
	Transfers to Other Funds	\$2,264,803.65		
	1a Amount received in the collection account related to the collection period	(\$2,264,803.65)		
	1b Earnings	\$1,442,213.96		
	1c Recoveries	\$3,355.16		
	1d Misc. Payments Received/Due	\$69,507.85		
	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	\$1,515,076.97		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$64,301.56	\$64,301.56	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,233.16	\$1,233.16	\$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	\$41,644.83	\$41,644.83	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$41,701.64	\$41,701.64	\$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	\$68,493.60	\$68,493.60	\$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)	\$1,143,186.41	\$1,143,186.41	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$154,515.77	\$154,515.77	\$0.00	
Total Payments	\$1,515,076.97	\$1,515,076.97	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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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)	\$1,515,076.97	\$1,515,076.97	\$0.00
B.	First	Administrative Allowance	\$65,534.72	\$1,449,542.25	\$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	\$1,449,542.25	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$41,644.83	\$1,407,897.42	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$41,701.64	\$1,366,195.78	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$83,346.47		
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	\$1,366,195.78	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,366,195.78	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,366,195.78	\$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	\$68,493.60	\$1,297,702.18	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,297,702.18	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,297,702.18	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,297,702.18	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,297,702.18	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,297,702.18	\$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	\$1,297,702.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$571,203.57	\$726,498.61	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$571,982.84	\$154,515.77	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$154,515.77	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,143,186.41		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$154,515.77	\$0.00	\$0.00

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Monthly Servicing Report

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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	\$32,642,222.86		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$331,834.72		
5 Plus investment earnings and late fees	\$7,743.26		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$28,936.86		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.76%		
Net Loan Rate	4.76%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$77,465,433.04	\$77,465,433.04	
2 Fund Balances	\$2,547,187.20	\$988,033.22	
3 Senior Notes Interest and Fees Accrued	\$17,802.83	\$17,802.83	
4 Senior Notes Outstanding	\$32,642,222.86	\$31,499,036.45	
Senior Asset Percentage	245.07%	249.01%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$77,465,433.04	\$77,465,433.04	
2 Fund Balances	\$2,547,187.20	\$988,033.22	
3 All Notes Interest and Fees Accrued	\$118,449.08	\$118,449.08	
4 All Notes Outstanding	\$77,942,222.86	\$76,799,036.45	
Subordinate Asset Percentage	102.50%	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	10,537	\$77,164,962.82	100.00%
2	Total By Loan Type Distribution	10,537	\$77,164,962.82	100.00%
B. Borrower Status Distribution:				
1	In-School	3	\$28,466.01	0.04%
2	Grace	1	\$8,814.00	0.01%
3	Deferment	27	\$241,780.43	0.31%
4	Forbearance	3	\$29,298.93	0.04%
5	Repayment	10,497	\$76,813,264.94	99.54%
6	Interim Charge-Offs	6	\$43,338.51	0.06%
7	Total By Borrower Status Distribution	10,537	\$77,164,962.82	100.00%
C. School Type Distribution:				
1	Graduate	10,478	\$76,628,935.14	99.31%
2	Undergraduate	59	\$536,027.68	0.69%
3	Total By Loan Type Distribution	10,537	\$77,164,962.82	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.		
In-School				
Current	3	\$48,359.15	0.06%	
B. Grace				
Current	1	\$16,337.59	0.02%	
C. TOTAL INTERIM	4	\$64,696.74	0.08%	
D. REPAYMENT:				
Active				
Current	9,113	\$65,794,557.59	84.93%	
1-29 Days Delinquent	1,050	\$8,338,592.67	10.76%	
30-59 Days Delinquent	193	\$1,655,001.50	2.14%	
60-89 Days Delinquent	67	\$572,625.88	0.74%	
90-119 Days Delinquent	26	\$234,626.40	0.30%	
120-149 Days Delinquent	27	\$282,990.47	0.37%	
150-179 Days Delinquent	21	\$202,563.66	0.26%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	27	\$245,614.73	0.32%	
F. Forbearance:				
Current	3	\$29,776.88	0.04%	
G. Claims	6	\$44,386.52	0.06%	
H. TOTAL REPAYMENT	10,533	\$77,400,736.30	99.86%	
I. TOTAL PORTFOLIO	10,537	\$77,465,433.04	99.94%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$77,942,223
B.	1 Total Private Principal Outstanding Balance	\$77,164,963
	2 Total Fund Accounts Balance	\$2,543,204
	3 Total Principal and Accrued Interest Balance	\$77,465,433
	4 Number of Loans	10,537
	5 Number of Borrowers	9,459
C.	1 Borrower Payments- Principal	\$1,476,735
	2 Borrower Payments- Interest	\$304,313
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$64,302
	3 Cash Release to Access Group Inc	\$154,516
E.	1 Weighted Average Coupon (WAC)	5.16%
	2 Weighted Average Remaining Maturity (WARM)	84
F.	1 Senior Notes Outstanding	\$32,642,223
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,891,875
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.76%
	6 Senior Asset Percentage	245.07%
	7 Total Asset Percentage	102.50%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
April 30, 2018

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18	March-18	April-18
Reporting Date		7/25/2017	8/25/2017	9/25/2017	10/25/2017	11/27/2017	12/26/2017	1/25/2018	2/26/2018	3/26/2018	4/25/2018	5/25/2018
A.	1 Asset Backed Securities	\$93,283,440	\$91,894,472	\$90,735,654	\$88,597,784	\$87,489,733	\$85,774,223	\$84,415,603	\$83,351,963	\$81,186,119	\$79,834,098	\$77,942,223
B.	1 Total Private Principal Balance	\$92,723,420	\$91,216,371	\$89,509,229	\$88,046,426	\$86,594,710	\$85,201,567	\$83,785,710	\$81,936,489	\$80,247,705	\$78,643,740	\$77,164,963
	2 Total Fund Accounts Balance	\$2,451,817	\$2,446,607	\$3,080,577	\$2,398,056	\$2,817,603	\$2,381,977	\$2,373,309	\$3,259,266	\$2,647,883	\$2,956,703	\$2,543,204
	3 Total Principal and Accrued Interest Balance	\$92,993,920	\$91,500,157	\$89,793,299	\$88,318,550	\$86,877,979	\$85,477,862	\$84,068,866	\$82,209,174	\$80,502,466	\$78,903,639	\$77,465,433
	4 Number of Loans	11,671	11,589	11,482	11,357	11,249	11,165	11,062	10,960	10,856	10,694	10,537
	5 Number of Borrowers	10,410	10,346	10,256	10,162	10,067	9,994	9,908	9,819	9,730	9,588	9,459
C.	1 Borrower Payments- Principal	\$1,440,810	\$1,364,008	\$1,656,597	\$1,350,617	\$1,410,751	\$1,333,557	\$1,333,987	\$1,845,704	\$1,591,540	\$1,583,828	\$1,476,735
	2 Borrower Payments- Interest	\$349,726	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073	\$344,275	\$316,193	\$311,661	\$304,313
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$77,266	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819	\$68,278	\$66,870	\$65,534	\$64,302
	3 Cash Release to Access Group	\$141,846	\$141,846	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834	\$141,422	\$34,768	\$108,114	\$154,516
E.	1 Weighted Average Coupon (WAC)	4.41%	4.56%	4.56%	4.56%	4.67%	4.67%	4.67%	4.84%	4.84%	4.84%	5.16%
	2 Weighted Average Remaining Maturity (WARM)	96	95	94	93	92	91	90	89	87	86	84
F.	1 Senior Notes Outstanding	\$47,983,440	\$46,594,472	\$45,435,654	\$43,297,784	\$42,189,733	\$40,474,223	\$39,115,603	\$38,051,963	\$35,886,119	\$34,534,098	\$32,642,223
	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	\$1,113,170	\$1,388,968	\$1,158,817	\$2,137,871	\$1,108,050	\$1,715,510	\$1,358,619	\$1,063,640	\$2,165,844	\$1,352,021	\$1,891,875
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.89%	4.12%	4.10%	4.13%	4.22%	4.24%	4.24%	4.37%	4.41%	4.41%	4.76%
	6 Senior Asset Percentage	198.89%	201.59%	204.37%	209.48%	212.56%	217.05%	220.95%	224.56%	231.69%	237.00%	245.07%
	7 Subordinate Asset Percentage	102.30%	102.19%	102.29%	102.34%	102.46%	102.37%	102.31%	102.43%	102.32%	102.41%	102.50%