

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: June 25, 2018
Collection Period: 05/01/18 to 05/31/18

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						April 30, 2018	Change	May 31, 2018		
1	Principal Balance					\$77,164,962.82	(\$2,067,737.29)	\$75,097,225.53		
2	Accrued Interest					\$300,470.22	(\$1,313.94)	\$299,156.28		
3	Total Principal And Accrued Interest Balance					\$77,465,433.04	(\$2,069,051.23)	\$75,396,381.81		
4	Fund Accounts Balance					\$2,543,203.94	\$840,441.83	\$3,383,645.77		
5	Total Student Loans And Fund Balance					\$80,008,636.98	(\$1,228,609.40)	\$78,780,027.58		
B. Student Loan Portfolio and Fund Balance										
						April 30, 2018	Change	May 31, 2018		
1	Weighted Average Coupon (WAC)					5.16%	-0.07%	5.09%		
2	Weighted Average Remaining Maturity (WARM)					84	0	84	[includes in-school period]	
3	Number of Loans					10,537	(212)	10,325		
4	Number of Borrowers					9,459	(192)	9,267		
C. Notes and Certificates										
						5/31/2018	Balance	Balance	Balance	
							April 30, 2018	Change	May 31, 2018	
			CUSIP	Interest Rate					% 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	3.13100%		\$16,309,985.93	(\$571,203.57)	\$15,738,782.36	20.5%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.13100%		\$16,332,236.93	(\$571,982.84)	\$15,760,254.09	20.5%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	1.97100%		\$45,300,000.00	\$0.00	\$45,300,000.00	59.0%
5	Total Notes and Certificates				2.44677%		\$77,942,222.86	(\$1,143,186.41)	\$76,799,036.45	100.0%
D. Fund Accounts Balance										
						April 30, 2018	Change	May 31, 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					\$64,652.99	(\$1,232.27)	\$63,420.72		
4	Collection Account					\$1,967,212.61	\$884,518.84	2,851,731.45		
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					\$111,338.34	(\$42,844.74)	\$68,493.60		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,543,203.94	\$840,441.83	\$3,383,645.77		

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II. Series 2003-A Transactions and Accruals		
		May 31, 2018
A. Student Loan Cash Principal Activity		
1 Borrower Payments - Total		(\$1,987,772.25)
2 Claim Payments		\$0.00
3 Refunds		\$1,780.15
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		(\$1,985,992.10)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$3,572.26
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$4,044.36)	
4b Adjustments - Write-offs	(\$81,273.09)	
4 Total Adjustments		(\$85,317.45)
5 Total Non-Cash Principal Activity		(\$81,745.19)
C. Total Student Loan Principal Activity		(\$2,067,737.29)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$346,789.33)
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		(\$346,789.33)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		346,910.53
2 Capitalized Interest		(\$3,572.26)
3a Small Balance and Other Adjustments	\$563.90	
3b Adjustments - Write-offs	(\$3,276.78)	
3 Total Adjustments		(\$2,712.88)
4 Fee Accruals		\$4,850.00
5 Total Non-Cash Interest Activity		\$345,475.39
F. Total Student Loan Interest Activity		(\$1,313.94)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	May 31, 2018		
	Transfers to Other Funds	\$1,515,076.97		
	1a Amount received in the collection account related to the collection period	(\$1,515,076.97)		
	1b Earnings	\$2,681,393.06		
	1c Recoveries	\$3,983.26		
	1d Misc. Payments Received/Due	\$62,831.12		
	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	\$2,748,207.44		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$62,578.52	\$62,578.52	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$6,513.16	\$6,513.16	\$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		\$42,433.94	\$42,433.94	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$42,491.83	\$42,491.83	\$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		\$110,776.62	\$110,776.62	\$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)	\$2,307,933.38	\$2,307,933.38	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$175,479.99	\$175,479.99	\$0.00	
Total Payments	\$2,748,207.44	\$2,748,207.44	\$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)	\$2,748,207.44	\$2,748,207.44	\$0.00
B.	First	Administrative Allowance	\$69,091.68	\$2,679,115.76	\$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	\$2,679,115.76	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$42,433.94	\$2,636,681.82	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$42,491.83	\$2,594,189.99	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$84,925.77		
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	\$2,594,189.99	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$2,594,189.99	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$2,594,189.99	\$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	\$110,776.62	\$2,483,413.37	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$2,483,413.37	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,483,413.37	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,483,413.37	\$0.00
I.	Eighth	Reserved	\$0.00	\$2,483,413.37	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,483,413.37	\$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	\$2,483,413.37	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$1,153,180.07	\$1,330,233.30	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$1,154,753.31	\$175,479.99	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$175,479.99	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,307,933.38		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$175,479.99	\$0.00	\$0.00

ACCESS GROUP, INC.

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Report Date: June 25, 2018

Collection Period: 05/01/18 to 05/31/18

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		\$31,499,036.45	
3 ARC Notes outstanding Balance		\$45,300,000.00	
4 Amount of Accrued Interest		\$318,370.95	
5 Plus investment earnings and late fees		\$8,993.62	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$28,161.46	
8 Minus Notes fees expected during current Interest Period		\$6,513.16	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.57%	
Net Loan Rate		4.57%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$75,396,381.81		\$75,396,381.81
2 Fund Balances	\$3,387,789.39		\$674,861.93
3 Senior Notes Interest and Fees Accrued	\$20,452.95		\$20,452.95
4 Senior Notes Outstanding	\$31,499,036.45		\$29,191,103.07
Senior Asset Percentage	250.05%		260.53%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$75,396,381.81		\$75,396,381.81
2 Fund Balances	\$3,387,789.39		\$674,861.93
3 All Notes Interest and Fees Accrued	\$90,318.61		\$90,318.61
4 All Notes Outstanding	\$76,799,036.45		\$74,491,103.07
Subordinate Asset Percentage	102.47%		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	10,325	\$75,097,225.53	100.00%
	2 Total By Loan Type Distribution	10,325	\$75,097,225.53	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	16	\$120,910.44	0.16%
	4 Forbearance	14	\$137,624.71	0.18%
	5 Repayment	10,289	\$74,797,721.00	99.60%
	6 Interim Charge-Offs	2	\$3,689.37	0.00%
7 Total By Borrower Status Distribution	10,325	\$75,097,225.53	100.00%	
C. School Type Distribution:				
	1 Graduate	10,266	\$74,598,762.64	99.34%
	2 Undergraduate	59	\$498,462.89	0.66%
3 Total By Loan Type Distribution	10,325	\$75,097,225.53	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	\$48,489.78	0.06%
B.	Grace			
	Current	1	\$16,381.85	0.02%
C.	TOTAL INTERIM	4	\$64,871.63	0.09%
D.	REPAYMENT:			
	Active			
	Current	9,172	\$65,559,340.63	86.95%
	1-29 Days Delinquent	727	\$5,929,940.44	7.87%
	30-59 Days Delinquent	228	\$2,025,596.31	2.69%
	60-89 Days Delinquent	73	\$663,375.88	0.88%
	90-119 Days Delinquent	46	\$384,391.77	0.51%
	120-149 Days Delinquent	23	\$249,362.07	0.33%
	150-179 Days Delinquent	20	\$253,819.72	0.34%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	16	\$123,054.83	0.16%
F.	Forbearance:			
	Current	14	\$138,934.97	0.18%
G.	Claims	2	\$3,693.56	0.00%
H.	TOTAL REPAYMENT	10,321	\$75,331,510.18	99.91%
I.	TOTAL PORTFOLIO	10,325	\$75,396,381.81	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$76,799,036
B.	1 Total Private Principal Outstanding Balance	\$75,097,226
	2 Total Fund Accounts Balance	\$3,383,646
	3 Total Principal and Accrued Interest Balance	\$75,396,382
	4 Number of Loans	10,325
	5 Number of Borrowers	9,267
C.	1 Borrower Payments- Principal	\$1,987,772
	2 Borrower Payments- Interest	\$346,789
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$62,579
	3 Cash Release to Access Group Inc	\$175,480
E.	1 Weighted Average Coupon (WAC)	5.09%
	2 Weighted Average Remaining Maturity (WARM)	84
F.	1 Senior Notes Outstanding	\$31,499,036
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,143,186
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.57%
	6 Senior Asset Percentage	250.05%
	7 Total Asset Percentage	102.47%

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Portfolio Trend Analysis Report
May 31, 2018

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18	March-18	April-18	May-18
	Reporting Date	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	6/25/2018
A.	1 Asset Backed Securities	\$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	\$76,799,036
B.	1 Total Private Principal Balance	\$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	\$75,097,226
	2 Total Fund Accounts Balance	\$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	\$3,383,646
	3 Total Principal and Accrued Interest Balance	\$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	\$75,396,382
	4 Number of Loans	11,589	11,482	11,357	11,249	11,165	11,062	10,960	10,856	10,694	10,537	10,325
	5 Number of Borrowers	10,346	10,256	10,162	10,067	9,994	9,908	9,819	9,730	9,588	9,459	9,267
C.	1 Borrower Payments- Principal	\$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	\$1,987,772
	2 Borrower Payments- Interest	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073	\$344,275	\$316,193	\$311,661	\$304,313	\$346,789
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819	\$68,278	\$66,870	\$65,534	\$64,302	\$62,579
	3 Cash Release to Access Group	\$141,846	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834	\$141,422	\$34,768	\$108,114	\$154,516	\$175,480
E.	1 Weighted Average Coupon (WAC)	4.56%	4.56%	4.56%	4.67%	4.67%	4.67%	4.84%	4.84%	4.84%	5.16%	5.09%
	2 Weighted Average Remaining Maturity (WARM)	95	94	93	92	91	90	89	87	86	84	84
F.	1 Senior Notes Outstanding	\$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	\$31,499,036
	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	\$1,388,968	\$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	\$1,143,186
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.12%	4.10%	4.13%	4.22%	4.24%	4.24%	4.37%	4.41%	4.41%	4.76%	4.57%
	6 Senior Asset Percentage	201.59%	204.37%	209.48%	212.56%	217.05%	220.95%	224.56%	231.69%	237.00%	245.07%	250.05%
	7 Subordinate Asset Percentage	102.19%	102.29%	102.34%	102.46%	102.37%	102.31%	102.43%	102.32%	102.41%	102.50%	102.47%