

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: July 25, 2018
Collection Period: 06/01/18 to 06/30/18

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						May 31, 2018	Change	June 30, 2018		
1	Principal Balance					\$75,097,225.53	(\$1,601,135.39)	\$73,496,090.14		
2	Accrued Interest					\$299,156.28	(\$13,567.16)	\$285,589.12		
3	Total Principal And Accrued Interest Balance					\$75,396,381.81	(\$1,614,702.55)	\$73,781,679.26		
4	Fund Accounts Balance					\$3,383,645.77	(\$911,503.15)	\$2,472,142.62		
5	Total Student Loans And Fund Balance					\$78,780,027.58	(\$2,526,205.70)	\$76,253,821.88		
B. Student Loan Portfolio and Fund Balance										
						May 31, 2018	Change	June 30, 2018		
1	Weighted Average Coupon (WAC)					5.09%	0.01%	5.10%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		84	(2)	82		
3	Number of Loans					10,325	(156)	10,169		
4	Number of Borrowers					9,267	(134)	9,133		
C. Notes and Certificates										
						6/30/2018	Balance	Balance	Balance	
							May 31, 2018	Change	June 30, 2018	
					Interest Rate				% of	
			CUSIP						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	3.13600%		\$15,738,782.36	(\$1,153,180.07)	\$14,585,602.29	19.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.13600%		\$15,760,254.09	(\$1,154,753.31)	\$14,605,500.78	19.6%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.24200%		\$45,300,000.00	\$0.00	\$45,300,000.00	60.8%
5	Total Notes and Certificates				3.20046%		\$76,799,036.45	(\$2,307,933.38)	\$74,491,103.07	100.0%
D. Fund Accounts Balance										
						May 31, 2018	Change	June 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					\$63,420.72	(\$2,916.20)	\$60,504.52		
4	Collection Account					\$2,851,731.45	(\$840,093.35)	2,011,638.10		
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					\$68,493.60	(\$68,493.60)	\$0.00		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$3,383,645.77	(\$911,503.15)	\$2,472,142.62		

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II. Series 2003-A Transactions and Accruals		
		June 30, 2018
A. Student Loan Cash Principal Activity		
1 Borrower Payments - Total		(\$1,523,940.28)
2 Claim Payments		\$0.00
3 Refunds		\$230.46
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		(\$1,523,709.82)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$2,172.66
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$3,525.54)	
4b Adjustments - Write-offs	(\$76,072.69)	
4 Total Adjustments		(\$79,598.23)
5 Total Non-Cash Principal Activity		(\$77,425.57)
C. Total Student Loan Principal Activity		(\$1,601,135.39)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$342,331.40)
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		(\$342,331.40)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		326,777.49
2 Capitalized Interest		(\$2,172.66)
3a Small Balance and Other Adjustments	\$2,057.72	
3b Adjustments - Write-offs	(\$1,268.31)	
3 Total Adjustments		\$789.41
4 Fee Accruals		\$3,370.00
5 Total Non-Cash Interest Activity		\$328,764.24
F. Total Student Loan Interest Activity		(\$13,567.16)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 30, 2018		
	Transfers to Other Funds	\$2,748,207.44		
	1a Amount received in the collection account related to the collection period	(\$2,748,207.44)		
	1b Earnings	\$1,478,344.71		
	1c Recoveries	\$4,143.62		
	1d Misc. Payments Received/Due	\$37,929.25		
	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	\$1,520,417.58		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$61,244.29	\$61,244.29	\$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		\$38,117.04	\$38,117.04	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$38,169.04	\$38,169.04	\$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		\$112,661.10	\$112,661.10	\$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)	\$1,133,753.67	\$1,133,753.67	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$135,239.28	\$135,239.28	\$0.00	
Total Payments	\$1,520,417.58	\$1,520,417.58	\$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)	\$1,520,417.58	\$0.00
B.	First	Administrative Allowance	\$62,477.45	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$38,117.04	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$38,169.04	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$76,286.08	
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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$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	\$112,661.10	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
I.	Eighth	Reserved	\$0.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$566,490.42	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$567,263.25	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,133,753.67	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$135,239.28	\$0.00

ACCESS GROUP, INC.

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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	\$29,191,103.07		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$312,656.39		
5 Plus investment earnings and late fees	\$7,798.22		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$27,561.03		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.70%		
Net Loan Rate	4.70%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$73,781,679.26	\$73,781,679.26	
2 Fund Balances	\$2,476,570.84	\$1,067,480.13	
3 Senior Notes Interest and Fees Accrued	\$16,390.75	\$16,390.75	
4 Senior Notes Outstanding	\$29,191,103.07	\$28,057,349.40	
Senior Asset Percentage	261.18%	266.71%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$73,781,679.26	\$73,781,679.26	
2 Fund Balances	\$2,476,570.84	\$1,067,480.13	
3 All Notes Interest and Fees Accrued	\$24,663.00	\$24,663.00	
4 All Notes Outstanding	\$74,491,103.07	\$73,357,349.40	
Subordinate Asset Percentage	102.34%	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	10,169	\$73,496,090.14	100.00%
	2 Total By Loan Type Distribution	10,169	\$73,496,090.14	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	12	\$114,497.26	0.16%
	4 Forbearance	24	\$206,257.25	0.28%
	5 Repayment	10,124	\$73,075,119.11	99.43%
	6 Interim Charge-Offs	5	\$62,936.51	0.09%
	7 Total By Borrower Status Distribution	10,169	\$73,496,090.14	100.00%
C. School Type Distribution:	1 Graduate	10,111	\$73,008,483.15	99.34%
	2 Undergraduate	58	\$487,606.99	0.66%
	3 Total By Loan Type Distribution	10,169	\$73,496,090.14	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	\$48,620.62	0.07%	
B. Grace				
Current	1	\$16,424.69	0.02%	
C. TOTAL INTERIM	4	\$65,045.31	0.09%	
D. REPAYMENT:				
Active				
Current	9,120	\$64,810,338.41	87.84%	
1-29 Days Delinquent	669	\$5,419,713.03	7.35%	
30-59 Days Delinquent	158	\$1,330,918.02	1.80%	
60-89 Days Delinquent	91	\$924,534.33	1.25%	
90-119 Days Delinquent	39	\$364,487.23	0.49%	
120-149 Days Delinquent	34	\$346,677.20	0.47%	
150-179 Days Delinquent	13	\$131,520.86	0.18%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	12	\$116,373.44	0.16%	
F. Forbearance:				
Current	24	\$208,851.52	0.28%	
G. Claims	5	\$63,219.91	0.09%	
H. TOTAL REPAYMENT	10,165	\$73,716,633.95	99.83%	
I. TOTAL PORTFOLIO	10,169	\$73,781,679.26	99.91%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$74,491,103
B.	1 Total Private Principal Outstanding Balance	\$73,496,090
	2 Total Fund Accounts Balance	\$2,472,143
	3 Total Principal and Accrued Interest Balance	\$73,781,679
	4 Number of Loans	10,169
	5 Number of Borrowers	9,133
C.	1 Borrower Payments- Principal	\$1,523,940
	2 Borrower Payments- Interest	\$342,331
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$61,244
	3 Cash Release to Access Group Inc	\$135,239
E.	1 Weighted Average Coupon (WAC)	5.10%
	2 Weighted Average Remaining Maturity (WARM)	82
F.	1 Senior Notes Outstanding	\$29,191,103
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$2,307,933
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.70%
	6 Senior Asset Percentage	261.18%
	7 Total Asset Percentage	102.34%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
June 30, 2018

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	August-17	September-17	October-17	November-17	December-17	January-18	February-18	March-18	April-18	May-18	June-18
	Reporting Date	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	7/25/2018
A.	1 Asset Backed Securities	\$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	\$74,491,103
B.	1 Total Private Principal Balance	\$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	\$73,496,090
	2 Total Fund Accounts Balance	\$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	\$2,472,143
	3 Total Principal and Accrued Interest Balance	\$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	\$73,781,679
	4 Number of Loans	11,482	11,357	11,249	11,165	11,062	10,960	10,856	10,694	10,537	10,325	10,169
	5 Number of Borrowers	10,256	10,162	10,067	9,994	9,908	9,819	9,730	9,588	9,459	9,267	9,133
C.	1 Borrower Payments- Principal	\$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	\$1,523,940
	2 Borrower Payments- Interest	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073	\$344,275	\$316,193	\$311,661	\$304,313	\$346,789	\$342,331
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819	\$68,278	\$66,870	\$65,534	\$64,302	\$62,579	\$61,244
	3 Cash Release to Access Group	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834	\$141,422	\$34,768	\$108,114	\$154,516	\$175,480	\$135,239
E.	1 Weighted Average Coupon (WAC)	4.56%	4.56%	4.67%	4.67%	4.67%	4.84%	4.84%	4.84%	5.16%	5.09%	5.10%
	2 Weighted Average Remaining Maturity (WARM)	94	93	92	91	90	89	87	86	84	84	82
F.	1 Senior Notes Outstanding	\$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	\$29,191,103
	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	\$1,158,817	\$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	\$2,307,933
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.10%	4.13%	4.22%	4.24%	4.24%	4.37%	4.41%	4.41%	4.76%	4.57%	4.70%
	6 Senior Asset Percentage	204.37%	209.48%	212.56%	217.05%	220.95%	224.56%	231.69%	237.00%	245.07%	250.05%	261.18%
	7 Subordinate Asset Percentage	102.29%	102.34%	102.46%	102.37%	102.31%	102.43%	102.32%	102.41%	102.50%	102.47%	102.34%