

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: August 27, 2018  
Collection Period: 07/01/18 to 07/31/18

<b>I. Series 2003-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>June 30, 2018</b>	<b>Change</b>	<b>July 31, 2018</b>	
1	Principal Balance					\$73,496,090.14	(\$1,460,415.10)	\$72,035,675.04	
2	Accrued Interest					\$285,589.12	\$11,239.28	\$296,828.40	
3	Total Principal And Accrued Interest Balance					<b>\$73,781,679.26</b>	<b>(\$1,449,175.82)</b>	<b>\$72,332,503.44</b>	
4	Fund Accounts Balance					<b>\$2,472,142.62</b>	<b>\$314,651.61</b>	<b>\$2,786,794.23</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$76,253,821.88</b>	<b>(\$1,134,524.21)</b>	<b>\$75,119,297.67</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>June 30, 2018</b>	<b>Change</b>	<b>July 31, 2018</b>	
1	Weighted Average Coupon (WAC)					5.10%	0.31%	5.41%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		82	0	82	
3	Number of Loans					10,169	(117)	10,052	
4	Number of Borrowers					9,133	(91)	9,042	
<b>C. Notes and Certificates</b>									
						<b>7/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>
							<b>June 30, 2018</b>	<b>Change</b>	<b>July 31, 2018</b>
									<b>% of</b>
									<b>O/S Securities</b>
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	3.20700%	\$14,585,602.29	(\$566,490.42)	\$14,019,111.87	19.1%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.20700%	\$14,605,500.78	(\$567,263.25)	\$14,038,237.53	19.1%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.31500%	\$45,300,000.00	\$0.00	\$45,300,000.00	61.8%
5	<b>Total Notes and Certificates</b>				<b>3.27369%</b>	<b>\$74,491,103.07</b>	<b>(\$1,133,753.67)</b>	<b>\$73,357,349.40</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>June 30, 2018</b>	<b>Change</b>	<b>July 31, 2018</b>	
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					\$60,504.52	(\$1,334.23)	\$59,170.29	
4	Collection Account					\$2,011,638.10	\$315,985.84	2,327,623.94	
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	\$0.00	\$0.00	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	<b>Total Fund Accounts Balance</b>					<b>\$2,472,142.62</b>	<b>\$314,651.61</b>	<b>\$2,786,794.23</b>	

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<b>II. Series 2003-A Transactions and Accruals</b>			
		<b>July 31, 2018</b>	
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>		
1	Borrower Payments - Total		(\$1,447,046.60)
2	Claim Payments		\$0.00
3	Refunds		\$4,856.00
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	<b>Total Cash Principal Activity</b>		<b>(\$1,442,190.60)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
1	Capitalized Interest		\$2,770.65
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$788.37)	
4b	Adjustments - Write-offs	(\$20,206.78)	
4	Total Adjustments		(\$20,995.15)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$18,224.50)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>		<b>(\$1,460,415.10)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
1	Borrower Payments - Total		(\$338,515.28)
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	<b>Total Cash Interest Activity</b>		<b>(\$338,515.28)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
1	Borrower Accruals		349,201.65
2	Capitalized Interest		(\$2,770.65)
3a	Small Balance and Other Adjustments	\$451.72	
3b	Adjustments - Write-offs	(\$638.16)	
3	Total Adjustments		(\$186.44)
4	Fee Accruals		\$3,510.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$349,754.56</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>		<b>\$11,239.28</b>

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<b>III. Series 2003-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>July 31, 2018</b>		
	Transfers to Other Funds	\$1,520,417.58		
	1a Amount received in the collection account related to the collection period	(\$1,520,417.58)		
	1b Earnings	\$1,814,521.34		
	1c Recoveries	\$4,428.22		
	1d Misc. Payments Received/Due	\$51,269.32		
	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		
	<b>Ending Balance</b>	<b>\$1,870,218.88</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$60,027.33	\$60,027.33	\$0.00
	1b <b>Broker Dealer, Auction Agent and Other Fees</b>	\$1,233.16	\$1,233.16	\$0.00
	2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$41,212.68	\$41,212.68	\$0.00
	2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$41,268.91	\$41,268.91	\$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 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>	\$116,266.98	\$116,266.98	\$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 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$1,486,761.55	\$1,486,761.55	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$123,448.27	\$123,448.27	\$0.00	
<b>Total Payments</b>	<b>\$1,870,218.88</b>	<b>\$1,870,218.88</b>	<b>\$0.00</b>	

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<b>IV. Series 2003-A Notes Waterfall for Distributions</b>				
			<b>Remaining Funds Balance</b>	<b>CAPI Account Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$1,870,218.88</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$61,260.49</b>	\$0.00
<b>C.</b>	<b>Second</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	<b>\$0.00</b>	\$1,808,958.39
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$41,212.68</b>	\$1,767,745.71
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$41,268.91</b>	\$1,726,476.80
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$82,481.59</b>	
<b>D.</b>	<b>Third</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$1,726,476.80
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,726,476.80
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,726,476.80
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>	
<b>E.</b>	<b>Fourth</b>	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	<b>\$116,266.98</b>	\$1,610,209.82
<b>F.</b>	<b>Fifth</b>	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,610,209.82
<b>G.</b>	<b>Sixth</b>	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,610,209.82
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,610,209.82
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$1,610,209.82
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,610,209.82
<b>K.</b>	<b>Tenth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	<b>\$0.00</b>	\$1,610,209.82
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$742,874.04</b>	\$867,335.78
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$743,887.51</b>	\$123,448.27
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$0.00</b>	\$123,448.27
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,486,761.55</b>	
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	<b>\$123,448.27</b>	\$0.00

# ACCESS GROUP, INC.

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

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<b>V. Series 2003-A Net Loan Rate and Asset Percentages</b>			
<b>A. Net Loan Rate</b>			
1 FRN Notes outstanding Balance	\$0.00		
2 VRN Notes outstanding Balance	\$28,057,349.40		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$324,970.74		
5 Plus investment earnings and late fees	\$7,644.56		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$27,013.38		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.98%		
<b>Net Loan Rate</b>	<b>4.98%</b>		
<b>B. Senior Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$72,332,503.44	\$72,332,503.44	
2 Fund Balances	\$2,790,928.79	\$1,035,759.93	
3 Senior Notes Interest and Fees Accrued	\$18,772.25	\$18,772.25	
4 Senior Notes Outstanding	\$28,057,349.40	\$26,570,587.85	
<b>Senior Asset Percentage</b>	<b>267.68%</b>	<b>276.06%</b>	
<b>C. Subordinate Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$72,332,503.44	\$72,332,503.44	
2 Fund Balances	\$2,790,928.79	\$1,035,759.93	
3 All Notes Interest and Fees Accrued	\$60,263.75	\$60,263.75	
4 All Notes Outstanding	\$73,357,349.40	\$71,870,587.85	
<b>Subordinate Asset Percentage</b>	<b>102.33%</b>	<b>102.00%</b>	

# ACCESS GROUP, INC.

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
<b>A. Loan Type Distribution:</b>				
	1 Private Loans	10,052	\$72,035,675.04	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>10,052</b>	<b>\$72,035,675.04</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>				
	1 In-School	3	\$28,466.01	0.04%
	2 Grace	1	\$8,814.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	28	\$248,076.92	0.34%
	5 Repayment	10,017	\$71,707,095.58	99.54%
	6 Interim Charge-Offs	3	\$43,222.53	0.06%
<b>7 Total By Borrower Status Distribution</b>	<b>10,052</b>	<b>\$72,035,675.04</b>	<b>100.00%</b>	
<b>C. School Type Distribution:</b>				
	1 Graduate	9,998	\$71,593,136.56	99.39%
	2 Undergraduate	54	\$442,538.48	0.61%
<b>3 Total By Loan Type Distribution</b>	<b>10,052</b>	<b>\$72,035,675.04</b>	<b>100.00%</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM:		Includes Accrued Int.		
In-School				
Current	3	\$48,763.16	0.07%	
<b>B.</b> Grace				
Current	1	\$16,471.23	0.02%	
<b>C.</b> TOTAL INTERIM	4	\$65,234.39	0.09%	
<b>D.</b> REPAYMENT:				
Active				
Current	9,064	\$64,035,917.68	88.53%	
1-29 Days Delinquent	557	\$4,328,392.49	5.98%	
30-59 Days Delinquent	218	\$1,899,603.60	2.63%	
60-89 Days Delinquent	69	\$591,714.64	0.82%	
90-119 Days Delinquent	54	\$560,040.50	0.77%	
120-149 Days Delinquent	30	\$327,838.69	0.45%	
150-179 Days Delinquent	25	\$227,694.54	0.31%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	28	\$252,501.96	0.35%	
<b>G.</b> Claims	3	\$43,564.95	0.06%	
<b>H.</b> TOTAL REPAYMENT	10,048	\$72,267,269.05	99.91%	
<b>I.</b> TOTAL PORTFOLIO	10,052	\$72,332,503.44	100.00%	

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#### VIII. Series 2003-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	\$73,357,349
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$72,035,675
	2 Total Fund Accounts Balance	\$2,786,794
	3 Total Principal and Accrued Interest Balance	\$72,332,503
	4 Number of Loans	10,052
	5 Number of Borrowers	9,042
<b>C.</b>	1 Borrower Payments- Principal	\$1,447,047
	2 Borrower Payments- Interest	\$338,515
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$60,027
	3 Cash Release to Access Group Inc	\$123,448
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.41%
	2 Weighted Average Remaining Maturity (WARM)	82
<b>F.</b>	1 Senior Notes Outstanding	\$28,057,349
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,133,754
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.98%
	6 Senior Asset Percentage	267.68%
	7 Total Asset Percentage	102.33%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2003-A Notes**  
**Portfolio Trend Analysis Report**  
**July 31, 2018**

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	September-17	October-17	November-17	December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18
	Reporting Date	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	8/27/2018
<b>A.</b>	1 Asset Backed Securities	\$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	\$73,357,349
<b>B.</b>	1 Total Private Principal Balance	\$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	\$72,035,675
	2 Total Fund Accounts Balance	\$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	\$2,786,794
	3 Total Principal and Accrued Interest Balance	\$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	\$72,332,503
	4 Number of Loans	11,357	11,249	11,165	11,062	10,960	10,856	10,694	10,537	10,325	10,169	10,052
	5 Number of Borrowers	10,162	10,067	9,994	9,908	9,819	9,730	9,588	9,459	9,267	9,133	9,042
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$1,447,047
	2 Borrower Payments- Interest	\$341,769	\$331,668	\$328,881	\$319,073	\$344,275	\$316,193	\$311,661	\$304,313	\$346,789	\$342,331	\$338,515
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$73,369	\$72,159	\$70,998	\$69,819	\$68,278	\$66,870	\$65,534	\$64,302	\$62,579	\$61,244	\$60,027
	3 Cash Release to Access Group	\$80,363	\$180,990	\$94,856	\$37,834	\$141,422	\$34,768	\$108,114	\$154,516	\$175,480	\$135,239	\$123,448
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.56%	4.67%	4.67%	4.67%	4.84%	4.84%	4.84%	5.16%	5.09%	5.10%	5.41%
	2 Weighted Average Remaining Maturity (WARM)	93	92	91	90	89	87	86	84	84	82	82
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$28,057,349
	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	\$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	\$1,133,754
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.13%	4.22%	4.24%	4.24%	4.37%	4.41%	4.41%	4.76%	4.57%	4.70%	4.98%
	6 Senior Asset Percentage	209.48%	212.56%	217.05%	220.95%	224.56%	231.69%	237.00%	245.07%	250.05%	261.18%	267.68%
	7 Subordinate Asset Percentage	102.34%	102.46%	102.37%	102.31%	102.43%	102.32%	102.41%	102.50%	102.47%	102.34%	102.33%