

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2018
Collection Period: 09/01/18 to 09/30/18

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						August 31, 2018	Change	September 30, 2018		
1	Principal Balance					\$70,526,900.04	(\$1,259,839.86)	\$69,267,060.18		
2	Accrued Interest					\$284,965.56	\$2,883.28	\$287,848.84		
3	Total Principal And Accrued Interest Balance					\$70,811,865.60	(\$1,256,956.58)	\$69,554,909.02		
4	Fund Accounts Balance					\$2,758,234.76	(\$590,925.95)	\$2,167,308.81		
5	Total Student Loans And Fund Balance					\$73,570,100.36	(\$1,847,882.53)	\$71,722,217.83		
B. Student Loan Portfolio and Fund Balance										
						August 31, 2018	Change	September 30, 2018		
1	Weighted Average Coupon (WAC)					5.41%	0.00%	5.41%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		83	(3)	80		
3	Number of Loans					9,917	(94)	9,823		
4	Number of Borrowers					8,924	(80)	8,844		
C. Notes and Certificates										
						9/30/2018	Balance	Balance	Balance	% of
			CUSIP		Interest Rate	August 31, 2018	Change	September 30, 2018	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	\$0.00	0.0%
2	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-2	VRN	00432CAU5	3.36600%	\$13,276,237.83	(\$955,517.40)	\$12,320,720.43	\$12,320,720.43	17.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.36600%	\$13,294,350.02	(\$956,820.97)	\$12,337,529.05	\$12,337,529.05	17.6%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.45300%	\$45,300,000.00	\$0.00	\$45,300,000.00	\$45,300,000.00	64.8%
5	Total Notes and Certificates				3.42234%	\$71,870,587.85	(\$1,912,338.37)	\$69,958,249.48	\$69,958,249.48	100.0%
D. Fund Accounts Balance										
						August 31, 2018	Change	September 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					\$57,953.33	(\$1,257.26)	\$56,696.07		
4	Collection Account					\$2,184,014.45	(\$593,392.35)	1,590,622.10		
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					\$116,266.98	\$3,723.66	\$119,990.64		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,758,234.76	(\$590,925.95)	\$2,167,308.81		

*Note: Cell J38, Reporting cycle for September to a deep dive into the Admin Account balance, seems a bit low. Follow the file Robert did in the past for this deal (within the year)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2018
Collection Period: 09/01/18 to 09/30/18

II. Series 2003-A Transactions and Accruals			
		September 30, 2018	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$1,211,823.19)
2	Claim Payments		\$0.00
3	Refunds		\$1,206.00
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	Total Cash Principal Activity		(\$1,210,617.19)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$3,366.59
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$2,580.48)	
4b	Adjustments - Write-offs	(\$50,008.78)	
4	Total Adjustments		(\$52,589.26)
5	Total Non-Cash Principal Activity		(\$49,222.67)
C.	Total Student Loan Principal Activity		(\$1,259,839.86)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$320,779.44)
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		(\$320,779.44)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		324,796.75
2	Capitalized Interest		(\$3,366.59)
3a	Small Balance and Other Adjustments	\$561.52	
3b	Adjustments - Write-offs	(\$918.96)	
3	Total Adjustments		(\$357.44)
4	Fee Accruals		\$2,590.00
5	Total Non-Cash Interest Activity		\$323,662.72
F.	Total Student Loan Interest Activity		\$2,883.28

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2018

Collection Period: 09/01/18 to 09/30/18

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2018		
	Transfers to Other Funds	\$2,172,848.38		
	1a Amount received in the collection account related to the collection period	(\$2,172,848.38)		
	1b Earnings	\$1,100,869.06		
	1c Recoveries	\$4,474.41		
	1d Misc. Payments Received/Due	\$42,128.99		
	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	\$1,147,472.46		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$57,720.24	\$57,720.24	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$5,074.60	\$5,074.60	\$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	\$34,559.62	\$34,559.62	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$34,606.77	\$34,606.77	\$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	\$123,433.44	\$123,433.44	\$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)	\$821,135.19	\$821,135.19	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$70,942.60	\$70,942.60	\$0.00	
Total Payments	\$1,147,472.46	\$1,147,472.46	\$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)	\$1,147,472.46	\$1,147,472.46	\$0.00
B.	First	Administrative Allowance	\$62,794.84	\$1,084,677.62	\$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	\$1,084,677.62	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$34,559.62	\$1,050,118.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$34,606.77	\$1,015,511.23	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$69,166.39		
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	\$1,015,511.23	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,015,511.23	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,015,511.23	\$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	\$123,433.44	\$892,077.79	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$892,077.79	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$892,077.79	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$892,077.79	\$0.00
I.	Eighth	Reserved	\$0.00	\$892,077.79	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$892,077.79	\$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	\$892,077.79	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$410,287.73	\$481,790.06	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$410,847.46	\$70,942.60	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$70,942.60	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$821,135.19		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$70,942.60	\$0.00	\$0.00

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Student Loan Asset Backed Series 2003-A Notes

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	\$24,658,249.48		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$312,379.19		
5 Plus investment earnings and late fees	\$6,708.44		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$25,975.15		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.01%		
Net Loan Rate	5.01%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$69,554,909.02	\$69,554,909.02	
2 Fund Balances	\$2,171,427.25	\$1,023,347.46	
3 Senior Notes Interest and Fees Accrued	\$14,966.80	\$14,966.80	
4 Senior Notes Outstanding	\$24,658,249.48	\$23,837,114.29	
Senior Asset Percentage	290.82%	296.02%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$69,554,909.02	\$69,554,909.02	
2 Fund Balances	\$2,171,427.25	\$1,023,347.46	
3 All Notes Interest and Fees Accrued	\$58,399.91	\$58,399.91	
4 All Notes Outstanding	\$69,958,249.48	\$69,137,114.29	
Subordinate Asset Percentage	102.44%	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	9,823	\$69,267,060.18	100.00%
	2 Total By Loan Type Distribution	9,823	\$69,267,060.18	100.00%
	B. Borrower Status Distribution:			
	1 In-School	3	\$28,466.01	0.04%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	39	\$348,469.21	0.50%
	5 Repayment	9,777	\$68,835,523.30	99.38%
	6 Interim Charge-Offs	4	\$54,601.66	0.08%
	7 Total By Borrower Status Distribution	9,823	\$69,267,060.18	100.00%
C. School Type Distribution:				
	1 Graduate	9,773	\$68,862,919.10	99.42%
	2 Undergraduate	50	\$404,141.08	0.58%
	3 Total By Loan Type Distribution	9,823	\$69,267,060.18	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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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	\$49,043.65	0.07%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$49,043.65	0.07%	
D. REPAYMENT:				
Active				
Current	9,300	\$64,793,125.51	93.15%	
1-29 Days Delinquent	167	\$1,405,867.98	2.02%	
30-59 Days Delinquent	150	\$1,261,926.91	1.81%	
60-89 Days Delinquent	66	\$575,198.60	0.83%	
90-119 Days Delinquent	41	\$498,760.17	0.72%	
120-149 Days Delinquent	27	\$252,176.65	0.36%	
150-179 Days Delinquent	26	\$302,308.13	0.43%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	39	\$361,329.51	0.52%	
G. Claims	4	\$55,171.91	0.08%	
H. TOTAL REPAYMENT	9,820	\$69,505,865.37	99.93%	
I. TOTAL PORTFOLIO	9,823	\$69,554,909.02	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$69,958,249
B.	1 Total Private Principal Outstanding Balance	\$69,267,060
	2 Total Fund Accounts Balance	\$2,167,309
	3 Total Principal and Accrued Interest Balance	\$69,554,909
	4 Number of Loans	9,823
	5 Number of Borrowers	8,844
C.	1 Borrower Payments- Principal	\$1,211,823
	2 Borrower Payments- Interest	\$320,779
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$57,720
	3 Cash Release to Access Group Inc	\$70,943
E.	1 Weighted Average Coupon (WAC)	5.41%
	2 Weighted Average Remaining Maturity (WARM)	80
F.	1 Senior Notes Outstanding	\$24,658,249
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,912,338
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.01%
	6 Senior Asset Percentage	290.82%
	7 Total Asset Percentage	102.44%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	November-17	December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18
	Reporting Date	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	9/25/2018	10/25/2018
A.	1 Asset Backed Securities	\$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	\$71,870,588	\$69,958,249
B.	1 Total Private Principal Balance	\$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	\$70,526,900	\$69,267,060
	2 Total Fund Accounts Balance	\$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	\$2,758,235	\$2,167,309
	3 Total Principal and Accrued Interest Balance	\$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	\$70,811,866	\$69,554,909
	4 Number of Loans	11,165	11,062	10,960	10,856	10,694	10,537	10,325	10,169	10,052	9,917	9,823
	5 Number of Borrowers	9,994	9,908	9,819	9,730	9,588	9,459	9,267	9,133	9,042	8,924	8,844
C.	1 Borrower Payments- Principal	\$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	\$1,436,092	\$1,211,823
	2 Borrower Payments- Interest	\$328,881	\$319,073	\$344,275	\$316,193	\$311,661	\$304,313	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$70,998	\$69,819	\$68,278	\$66,870	\$65,534	\$64,302	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720
	3 Cash Release to Access Group	\$94,856	\$37,834	\$141,422	\$34,768	\$108,114	\$154,516	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943
E.	1 Weighted Average Coupon (WAC)	4.67%	4.67%	4.84%	4.84%	4.84%	5.16%	5.09%	5.10%	5.41%	5.41%	5.41%
	2 Weighted Average Remaining Maturity (WARM)	91	90	89	87	86	84	84	82	82	83	80
F.	1 Senior Notes Outstanding	\$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	\$26,570,588	\$24,658,249
	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	\$1,715,510	\$1,358,619	\$1,063,640	\$2,165,844	\$1,352,021	\$1,891,875	\$1,143,186	\$2,307,933	\$1,133,754	\$1,486,762	\$1,912,338
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.24%	4.24%	4.37%	4.41%	4.41%	4.76%	4.57%	4.70%	4.98%	4.98%	5.01%
	6 Senior Asset Percentage	217.05%	220.95%	224.56%	231.69%	237.00%	245.07%	250.05%	261.18%	267.68%	276.85%	290.82%
	7 Subordinate Asset Percentage	102.37%	102.31%	102.43%	102.32%	102.41%	102.50%	102.47%	102.34%	102.33%	102.31%	102.44%