

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018
Collection Period: 10/01/18 to 10/31/18

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						September 30, 2018	Change	October 31, 2018		
1	Principal Balance					\$69,267,060.18	(\$1,610,769.53)	\$67,656,290.65		
2	Accrued Interest					\$287,848.84	(\$4,559.06)	\$283,289.78		
3	Total Principal And Accrued Interest Balance					\$69,554,909.02	(\$1,615,328.59)	\$67,939,580.43		
4	Fund Accounts Balance					\$2,167,308.81	\$719,322.11	\$2,886,630.92		
5	Total Student Loans And Fund Balance					\$71,722,217.83	(\$896,006.48)	\$70,826,211.35		
B. Student Loan Portfolio and Fund Balance										
						September 30, 2018	Change	October 31, 2018		
1	Weighted Average Coupon (WAC)					5.41%	0.00%	5.41%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		80	0	80		
3	Number of Loans					9,823	(115)	9,708		
4	Number of Borrowers					8,844	(107)	8,737		
C. Notes and Certificates										
						10/31/2018	Balance	Balance	Balance	
							September 30, 2018	Change	October 31, 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	3.54600%		\$12,320,720.43	(\$410,287.73)	\$11,910,432.70	17.2%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.54600%		\$12,337,529.05	(\$410,847.46)	\$11,926,681.59	17.3%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.55200%		\$45,300,000.00	\$0.00	\$45,300,000.00	65.5%
5	Total Notes and Certificates				3.54993%		\$69,958,249.48	(\$821,135.19)	\$69,137,114.29	100.0%
D. Fund Accounts Balance										
						September 30, 2018	Change	October 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					\$56,696.07	\$2,791.61	\$59,487.68		
4	Collection Account					\$1,590,622.10	\$713,087.70	2,303,709.80		
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					\$119,990.64	\$3,442.80	\$123,433.44		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,167,308.81	\$719,322.11	\$2,886,630.92		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018
Collection Period: 10/01/18 to 10/31/18

II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	October 31, 2018
	1 Borrower Payments - Total	(\$1,492,025.91)
	2 Claim Payments	\$0.00
	3 Refunds	\$0.00
	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	(\$1,492,025.91)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$1,597.20
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$500.73)
	4b Adjustments - Write-offs	(\$119,840.11)
	4 Total Adjustments	(\$120,340.84)
	5 Total Non-Cash Principal Activity	(\$118,743.64)
C.	Total Student Loan Principal Activity	(\$1,610,769.55)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$330,870.60)
	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	(\$330,870.60)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	328,250.46
	2 Capitalized Interest	(\$1,597.20)
	3a Small Balance and Other Adjustments	\$76.01
	3b Adjustments - Write-offs	(\$3,702.73)
	3 Total Adjustments	(\$3,626.72)
	4 Fee Accruals	\$3,285.00
	5 Total Non-Cash Interest Activity	\$326,311.54
F.	Total Student Loan Interest Activity	(\$4,559.06)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	October 31, 2018		
	Transfers to Other Funds	\$1,147,472.46		
	1a Amount received in the collection account related to the collection period	(\$1,147,472.46)		
	1b Earnings	\$2,111,510.08		
	1c Recoveries	\$4,118.44		
	1d Misc. Payments Received/Due	\$40,684.33		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$7,139.12)		
	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	\$2,149,173.73		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$56,377.99	\$56,377.99	\$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	\$37,541.68	\$37,541.68	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$37,592.90	\$37,592.90	\$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	\$174,096.96	\$174,096.96	\$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)	\$1,831,254.64	\$1,831,254.64	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$11,076.40	\$11,076.40	\$0.00	
Total Payments	\$2,149,173.73	\$2,149,173.73	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$2,149,173.73	\$2,149,173.73	\$0.00
B.	First	Administrative Allowance	\$57,611.15	\$2,091,562.58	\$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	\$2,091,562.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$37,541.68	\$2,054,020.90	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$37,592.90	\$2,016,428.00	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$75,134.58		
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	\$2,016,428.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$2,016,428.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$2,016,428.00	\$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	\$174,096.96	\$1,842,331.04	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,842,331.04	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,842,331.04	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,842,331.04	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,842,331.04	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,842,331.04	\$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	\$1,842,331.04	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$915,003.17	\$927,327.87	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$916,251.47	\$11,076.40	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$11,076.40	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,831,254.64		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$11,076.40	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

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	\$23,837,114.29		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$305,098.01		
5 Plus investment earnings and late fees	\$7,630.73		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$25,371.11		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.97%		
Net Loan Rate	4.97%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$67,939,580.43	\$67,939,580.43	
2 Fund Balances	\$2,890,976.65	\$788,124.19	
3 Senior Notes Interest and Fees Accrued	\$17,711.85	\$17,711.85	
4 Senior Notes Outstanding	\$23,837,114.29	\$22,005,859.65	
Senior Asset Percentage	297.07%	312.23%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$67,939,580.43	\$67,939,580.43	
2 Fund Balances	\$2,890,976.65	\$788,124.19	
3 All Notes Interest and Fees Accrued	\$75,727.78	\$75,727.78	
4 All Notes Outstanding	\$69,137,114.29	\$67,305,859.65	
Subordinate Asset Percentage	102.34%	102.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	9,708	\$67,656,290.65	100.00%
	2 Total By Loan Type Distribution	9,708	\$67,656,290.65	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	41	\$354,979.24	0.52%
	5 Repayment	9,657	\$67,201,068.35	99.33%
	6 Interim Charge-Offs	7	\$71,777.05	0.11%
	7 Total By Borrower Status Distribution	9,708	\$67,656,290.65	100.00%
C. School Type Distribution:				
	1 Graduate	9,660	\$67,256,165.14	99.41%
	2 Undergraduate	48	\$400,125.51	0.59%
	3 Total By Loan Type Distribution	9,708	\$67,656,290.65	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	3	\$49,186.19	0.07%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	3	\$49,186.19	0.07%
D.	REPAYMENT:			
	Active			
	Current	8,846	\$60,708,063.75	89.36%
	1-29 Days Delinquent	504	\$4,020,741.92	5.92%
	30-59 Days Delinquent	156	\$1,305,365.18	1.92%
	60-89 Days Delinquent	59	\$476,822.92	0.70%
	90-119 Days Delinquent	43	\$409,877.30	0.60%
	120-149 Days Delinquent	29	\$299,129.83	0.44%
	150-179 Days Delinquent	20	\$228,968.42	0.34%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	41	\$368,965.71	0.54%
G.	Claims	7	\$72,459.21	0.11%
H.	TOTAL REPAYMENT	9,705	\$67,890,394.24	99.93%
I.	TOTAL PORTFOLIO	9,708	\$67,939,580.43	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$69,137,114
B.	1 Total Private Principal Outstanding Balance	\$67,656,291
	2 Total Fund Accounts Balance	\$2,886,631
	3 Total Principal and Accrued Interest Balance	\$67,939,580
	4 Number of Loans	9,708
	5 Number of Borrowers	8,737
C.	1 Borrower Payments- Principal	\$1,492,026
	2 Borrower Payments- Interest	\$330,871
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$56,378
	3 Cash Release to Access Group Inc	\$11,076
E.	1 Weighted Average Coupon (WAC)	5.41%
	2 Weighted Average Remaining Maturity (WARM)	80
F.	1 Senior Notes Outstanding	\$23,837,114
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$821,135
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.97%
	6 Senior Asset Percentage	297.07%
	7 Total Asset Percentage	102.34%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18
	Reporting Date	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	11/26/2018
A.	1 Asset Backed Securities	\$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	\$69,137,114
B.	1 Total Private Principal Balance	\$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	\$67,656,291
	2 Total Fund Accounts Balance	\$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	\$2,886,631
	3 Total Principal and Accrued Interest Balance	\$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	\$67,939,580
	4 Number of Loans	11,062	10,960	10,856	10,694	10,537	10,325	10,169	10,052	9,917	9,823	9,708
	5 Number of Borrowers	9,908	9,819	9,730	9,588	9,459	9,267	9,133	9,042	8,924	8,844	8,737
C.	1 Borrower Payments- Principal	\$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	\$1,492,026
	2 Borrower Payments- Interest	\$319,073	\$344,275	\$316,193	\$311,661	\$304,313	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$69,819	\$68,278	\$66,870	\$65,534	\$64,302	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378
	3 Cash Release to Access Group	\$37,834	\$141,422	\$34,768	\$108,114	\$154,516	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076
E.	1 Weighted Average Coupon (WAC)	4.67%	4.84%	4.84%	4.84%	5.16%	5.09%	5.10%	5.41%	5.41%	5.41%	5.41%
	2 Weighted Average Remaining Maturity (WARM)	90	89	87	86	84	84	82	82	83	80	80
F.	1 Senior Notes Outstanding	\$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	\$23,837,114
	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	\$1,358,619	\$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	\$821,135
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.24%	4.37%	4.41%	4.41%	4.76%	4.57%	4.70%	4.98%	4.98%	5.01%	4.97%
	6 Senior Asset Percentage	220.95%	224.56%	231.69%	237.00%	245.07%	250.05%	261.18%	267.68%	276.85%	290.82%	297.07%
	7 Subordinate Asset Percentage	102.31%	102.43%	102.32%	102.41%	102.50%	102.47%	102.34%	102.33%	102.31%	102.44%	102.34%