

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: December 26, 2018
Collection Period: 11/01/18 to 11/30/18

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						October 31, 2018	Change	November 30, 2018		
1	Principal Balance					\$67,656,290.65	(\$1,225,579.04)	\$66,430,711.61		
2	Accrued Interest					\$283,289.78	(\$18,694.14)	\$264,595.64		
3	Total Principal And Accrued Interest Balance					\$67,939,580.43	(\$1,244,273.18)	\$66,695,307.25		
4	Fund Accounts Balance					\$2,886,630.92	(\$500,174.13)	\$2,386,456.79		
5	Total Student Loans And Fund Balance					\$70,826,211.35	(\$1,744,447.31)	\$69,081,764.04		
B. Student Loan Portfolio and Fund Balance										
						October 31, 2018	Change	November 30, 2018		
1	Weighted Average Coupon (WAC)					5.41%	0.00%	5.41%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		80	(2)	79		
3	Number of Loans					9,708	(105)	9,603		
4	Number of Borrowers					8,737	(87)	8,650		
C. Notes and Certificates										
						11/30/2018	Balance	Balance	Balance	
							October 31, 2018	Change	November 30, 2018	
					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	3.59200%		\$11,910,432.70	(\$915,003.17)	\$10,995,429.53	16.3%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.59200%		\$11,926,681.59	(\$916,251.47)	\$11,010,430.12	16.4%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	5.01000%		\$45,300,000.00	\$0.00	\$45,300,000.00	67.3%
5	Total Notes and Certificates				4.54638%		\$69,137,114.29	(\$1,831,254.64)	\$67,305,859.65	100.0%
D. Fund Accounts Balance										
						October 31, 2018	Change	November 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					\$59,487.68	(\$4,342.25)	\$55,145.43		
4	Collection Account					\$2,303,709.80	(\$546,495.40)	1,757,214.40		
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					\$123,433.44	\$50,663.52	\$174,096.96		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,886,630.92	(\$500,174.13)	\$2,386,456.79		

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	November 30, 2018
	1 Borrower Payments - Total	(\$1,211,576.68)
	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	(\$1,211,576.68)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$7,040.09
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$363.92)
	4b Adjustments - Write-offs	(\$20,678.53)
	4 Total Adjustments	(\$21,042.45)
	5 Total Non-Cash Principal Activity	(\$14,002.36)
C.	Total Student Loan Principal Activity	(\$1,225,579.04)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$325,760.57)
	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	(\$325,760.57)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	311,384.57
	2 Capitalized Interest	(\$7,040.09)
	3a Small Balance and Other Adjustments	\$34.15
	3b Adjustments - Write-offs	(\$332.20)
	3 Total Adjustments	(\$298.05)
	4 Fee Accruals	\$3,020.00
	5 Total Non-Cash Interest Activity	\$307,066.43
F.	Total Student Loan Interest Activity	(\$18,694.14)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	November 30, 2018		
	Transfers to Other Funds	\$2,149,173.73		
	1a Amount received in the collection account related to the collection period	(\$2,149,173.73)		
	1b Earnings	\$1,620,234.78		
	1c Recoveries	\$4,345.73		
	1d Misc. Payments Received/Due	\$60,995.35		
	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	\$1,685,575.86		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$55,356.71	\$55,356.71	\$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		\$32,912.99	\$32,912.99	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$32,957.89	\$32,957.89	\$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		\$172,710.78	\$172,710.78	\$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)	\$1,332,715.14	\$1,332,715.14	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$57,689.19	\$57,689.19	\$0.00	
Total Payments	\$1,685,575.86	\$1,685,575.86	\$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)	\$1,685,575.86	\$0.00
B.	First	Administrative Allowance	\$56,589.87	\$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	\$1,628,985.99
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$32,912.99	\$1,596,073.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$32,957.89	\$1,563,115.11
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$65,870.88	
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	\$1,563,115.11
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,563,115.11
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,563,115.11
	(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	\$172,710.78	\$1,390,404.33
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,390,404.33
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,390,404.33
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,390,404.33
I.	Eighth	Reserved	\$0.00	\$1,390,404.33
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,390,404.33
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	\$1,390,404.33
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$665,903.34	\$724,500.99
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$666,811.80	\$57,689.19
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$57,689.19
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,332,715.14	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$57,689.19	\$0.00

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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	\$22,005,859.65		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$299,494.27		
5 Plus investment earnings and late fees	\$7,879.23		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$24,911.52		
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	\$66,695,307.25	\$66,695,307.25	
2 Fund Balances	\$2,391,316.02	\$703,332.70	
3 Senior Notes Interest and Fees Accrued	\$11,969.39	\$11,969.39	
4 Senior Notes Outstanding	\$22,005,859.65	\$20,673,144.51	
Senior Asset Percentage	313.89%	325.96%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$66,695,307.25	\$66,695,307.25	
2 Fund Balances	\$2,391,316.02	\$703,332.70	
3 All Notes Interest and Fees Accrued	\$106,032.55	\$106,032.55	
4 All Notes Outstanding	\$67,305,859.65	\$65,973,144.51	
Subordinate Asset Percentage	102.49%	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	9,603	\$66,430,711.61	100.00%
	2 Total By Loan Type Distribution	9,603	\$66,430,711.61	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	44	\$428,595.97	0.65%
	5 Repayment	9,548	\$65,895,268.11	99.19%
	6 Interim Charge-Offs	8	\$78,381.52	0.12%
	7 Total By Borrower Status Distribution	9,603	\$66,430,711.61	100.00%
C. School Type Distribution:	1 Graduate	9,555	\$66,045,568.99	99.42%
	2 Undergraduate	48	\$385,142.62	0.58%
	3 Total By Loan Type Distribution	9,603	\$66,430,711.61	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	\$49,324.14	0.07%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$49,324.14	0.07%	
D. REPAYMENT:				
Active				
Current	8,726	\$59,350,207.07	88.99%	
1-29 Days Delinquent	548	\$4,313,042.00	6.47%	
30-59 Days Delinquent	121	\$1,006,921.09	1.51%	
60-89 Days Delinquent	61	\$502,900.50	0.75%	
90-119 Days Delinquent	45	\$400,995.29	0.60%	
120-149 Days Delinquent	29	\$339,604.53	0.51%	
150-179 Days Delinquent	18	\$210,133.49	0.32%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	44	\$443,346.31	0.66%	
G. Claims	8	\$78,832.83	0.12%	
H. TOTAL REPAYMENT	9,600	\$66,645,983.11	99.93%	
I. TOTAL PORTFOLIO	9,603	\$66,695,307.25	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$67,305,860
B.	1 Total Private Principal Outstanding Balance	\$66,430,712
	2 Total Fund Accounts Balance	\$2,386,457
	3 Total Principal and Accrued Interest Balance	\$66,695,307
	4 Number of Loans	9,603
	5 Number of Borrowers	8,650
C.	1 Borrower Payments- Principal	\$1,211,577
	2 Borrower Payments- Interest	\$325,761
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$55,357
	3 Cash Release to Access Group Inc	\$57,689
E.	1 Weighted Average Coupon (WAC)	5.41%
	2 Weighted Average Remaining Maturity (WARM)	79
F.	1 Senior Notes Outstanding	\$22,005,860
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,831,255
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.01%
	6 Senior Asset Percentage	313.89%
	7 Total Asset Percentage	102.49%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
November 30, 2018

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18
	Reporting Date	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	12/26/2018
A.	1 Asset Backed Securities	\$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	\$67,305,860
B.	1 Total Private Principal Balance	\$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	\$66,430,712
	2 Total Fund Accounts Balance	\$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	\$2,386,457
	3 Total Principal and Accrued Interest Balance	\$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	\$66,695,307
	4 Number of Loans	10,960	10,856	10,694	10,537	10,325	10,169	10,052	9,917	9,823	9,708	9,603
	5 Number of Borrowers	9,819	9,730	9,588	9,459	9,267	9,133	9,042	8,924	8,844	8,737	8,650
C.	1 Borrower Payments- Principal	\$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	\$1,211,577
	2 Borrower Payments- Interest	\$344,275	\$316,193	\$311,661	\$304,313	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871	\$325,761
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$68,278	\$66,870	\$65,534	\$64,302	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378	\$55,357
	3 Cash Release to Access Group	\$141,422	\$34,768	\$108,114	\$154,516	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076	\$57,689
E.	1 Weighted Average Coupon (WAC)	4.84%	4.84%	4.84%	5.16%	5.09%	5.10%	5.41%	5.41%	5.41%	5.41%	5.41%
	2 Weighted Average Remaining Maturity (WARM)	89	87	86	84	84	82	82	83	80	80	79
F.	1 Senior Notes Outstanding	\$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	\$22,005,860
	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	\$1,063,640	\$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	\$1,831,255
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.37%	4.41%	4.41%	4.76%	4.57%	4.70%	4.98%	4.98%	5.01%	4.97%	5.01%
	6 Senior Asset Percentage	224.56%	231.69%	237.00%	245.07%	250.05%	261.18%	267.68%	276.85%	290.82%	297.07%	313.89%
	7 Subordinate Asset Percentage	102.43%	102.32%	102.41%	102.50%	102.47%	102.34%	102.33%	102.31%	102.44%	102.34%	102.49%