

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: March 25, 2019
Collection Period: 02/01/19 to 02/28/19

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						January 31, 2019	Change	February 28, 2019		
1	Principal Balance					\$63,598,937.19	(\$1,202,812.62)	\$62,396,124.57		
2	Accrued Interest					\$267,743.44	(\$28,008.73)	\$239,734.71		
3	Total Principal And Accrued Interest Balance					\$63,866,680.63	(\$1,230,821.35)	\$62,635,859.28		
4	Fund Accounts Balance					\$2,899,828.69	(\$679,894.78)	\$2,219,933.91		
5	Total Student Loans And Fund Balance					\$66,766,509.32	(\$1,910,716.13)	\$64,855,793.19		
B. Student Loan Portfolio and Fund Balance										
						January 31, 2019	Change	February 28, 2019		
1	Weighted Average Coupon (WAC)					5.82%	0.00%	5.82%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		77	0	78		
3	Number of Loans					9,384	(115)	9,269		
4	Number of Borrowers					8,460	(105)	8,355		
C. Notes and Certificates										
						2/28/2019	Balance	Balance	Balance	
							January 31, 2019	Change	February 28, 2019	
									% 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	3.64300%		\$9,854,870.48	(\$924,372.35)	\$8,930,498.13	14.1%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.64300%		\$9,868,315.06	(\$925,633.43)	\$8,942,681.63	14.2%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	5.00700%		\$45,300,000.00	\$0.00	\$45,300,000.00	71.7%
5	Total Notes and Certificates				4.62109%		\$65,023,185.54	(\$1,850,005.78)	\$63,173,179.76	100.0%
D. Fund Accounts Balance										
						January 31, 2019	Change	February 28, 2019		
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					\$53,001.51	(\$1,237.08)	\$51,764.43		
4	Collection Account					\$2,272,730.22	(\$678,548.98)	1,594,181.24		
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					\$174,096.96	(\$108.72)	\$173,988.24		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,899,828.69	(\$679,894.78)	\$2,219,933.91		

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	February 28, 2019	
1	Borrower Payments - Total		(\$1,140,819.06)
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		(\$1,140,819.06)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$6,873.72
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$207.07)	
4b	Adjustments - Write-offs	(\$68,660.21)	
4	Total Adjustments		(\$68,867.28)
5	Total Non-Cash Principal Activity		(\$61,993.56)
C.	Total Student Loan Principal Activity		(\$1,202,812.62)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$314,551.42)
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		(\$314,551.42)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		293,362.12
2	Capitalized Interest		(\$6,873.72)
3a	Small Balance and Other Adjustments	\$35.46	
3b	Adjustments - Write-offs	(\$2,341.17)	
3	Total Adjustments		(\$2,305.71)
4	Fee Accruals		\$2,360.00
5	Total Non-Cash Interest Activity		\$286,542.69
F.	Total Student Loan Interest Activity		(\$28,008.73)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		February 28, 2019		
	Beginning Balance	\$2,186,701.49		
	Transfers to Other Funds	(\$2,186,701.49)		
	1a Amount received in the collection account related to the collection period	\$1,132,758.11		
	1b Earnings	\$5,045.93		
	1c Recoveries	\$47,736.10		
	1d Misc. Payments Received/Due	\$0.00		
	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	\$1,185,540.14		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$51,994.69	\$51,994.69	\$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	\$25,304.07	\$25,304.07	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$25,338.59	\$25,338.59	\$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	\$186,953.10	\$186,953.10	\$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)	\$871,889.34	\$871,889.34	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$22,827.19	\$22,827.19	\$0.00	
Total Payments	\$1,185,540.14	\$1,185,540.14	\$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)	\$1,185,540.14	\$1,185,540.14	\$0.00
B.	First	Administrative Allowance	\$53,227.85	\$1,132,312.29	\$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	\$1,132,312.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$25,304.07	\$1,107,008.22	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$25,338.59	\$1,081,669.63	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$50,642.66		
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	\$1,081,669.63	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,081,669.63	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,081,669.63	\$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	\$186,953.10	\$894,716.53	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$894,716.53	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$894,716.53	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$894,716.53	\$0.00
I.	Eighth	Reserved	\$0.00	\$894,716.53	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$894,716.53	\$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	\$894,716.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$435,647.50	\$459,069.03	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$436,241.84	\$22,827.19	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$22,827.19	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$871,889.34		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$22,827.19	\$0.00	\$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	\$17,873,179.76		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$302,911.03		
5 Plus investment earnings and late fees	\$7,098.52		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$23,398.55		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.42%		
Net Loan Rate	5.42%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$62,635,859.28	\$62,635,859.28	
2 Fund Balances	\$2,224,672.43	\$1,051,094.85	
3 Senior Notes Interest and Fees Accrued	\$8,082.95	\$8,082.95	
4 Senior Notes Outstanding	\$17,873,179.76	\$17,001,290.42	
Senior Asset Percentage	362.85%	374.55%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$62,635,859.28	\$62,635,859.28	
2 Fund Balances	\$2,224,672.43	\$1,051,094.85	
3 All Notes Interest and Fees Accrued	\$139,637.90	\$139,637.90	
4 All Notes Outstanding	\$63,173,179.76	\$62,301,290.42	
Subordinate Asset Percentage	102.45%	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	9,269	\$62,396,124.57	100.00%
	2 Total By Loan Type Distribution	9,269	\$62,396,124.57	100.00%
B. Borrower Status Distribution:	1 In-School	3	\$28,466.01	0.05%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	32	\$280,800.55	0.45%
	5 Repayment	9,228	\$62,086,858.01	99.50%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	9,263	\$62,396,124.57	100.00%
C. School Type Distribution:	1 Graduate	9,224	\$62,048,562.52	99.44%
	2 Undergraduate	45	\$347,562.05	0.56%
	3 Total By Loan Type Distribution	9,269	\$62,396,124.57	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	\$49,757.07	0.08%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$49,757.07	0.08%	
D. REPAYMENT:				
Active				
Current	8,837	\$59,002,429.22	94.20%	
1-29 Days Delinquent	133	\$1,026,720.74	1.64%	
30-59 Days Delinquent	117	\$896,416.97	1.43%	
60-89 Days Delinquent	58	\$435,590.29	0.70%	
90-119 Days Delinquent	27	\$205,184.31	0.33%	
120-149 Days Delinquent	38	\$360,176.13	0.58%	
150-179 Days Delinquent	18	\$286,662.56	0.46%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	32	\$285,776.12	0.46%	
G. Interim Charge-Offs	6	\$87,145.87	0.14%	
H. TOTAL REPAYMENT	9,266	\$62,586,102.21	99.92%	
I. TOTAL PORTFOLIO	9,269	\$62,635,859.28	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$63,173,180
B.	1 Total Private Principal Outstanding Balance	\$62,396,125
	2 Total Fund Accounts Balance	\$2,219,934
	3 Total Principal and Accrued Interest Balance	\$62,635,859
	4 Number of Loans	9,269
	5 Number of Borrowers	8,355
C.	1 Borrower Payments- Principal	\$1,140,819
	2 Borrower Payments- Interest	\$314,551
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$51,995
	3 Cash Release to Access Group Inc	\$22,827
E.	1 Weighted Average Coupon (WAC)	5.82%
	2 Weighted Average Remaining Maturity (WARM)	78
F.	1 Senior Notes Outstanding	\$17,873,180
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,850,006
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.42%
	6 Senior Asset Percentage	362.85%
	7 Total Asset Percentage	102.45%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
February 28, 2019

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19	February-19
	Reporting Date	5/25/2018	6/25/2018	7/25/2018	8/27/2018	9/25/2018	10/25/2018	11/26/2018	12/26/2018	1/25/2019	2/25/2019	3/25/2019
A.	1 Asset Backed Securities	\$77,942,223	\$76,799,036	\$74,491,103	\$73,357,349	\$71,870,588	\$69,958,249	\$69,137,114	\$67,305,860	\$65,973,145	\$65,023,186	\$63,173,180
B.	1 Total Private Principal Balance	\$77,164,963	\$75,097,226	\$73,496,090	\$72,035,675	\$70,526,900	\$69,267,060	\$67,656,291	\$66,430,712	\$65,083,484	\$63,598,937	\$62,396,125
	2 Total Fund Accounts Balance	\$2,543,204	\$3,383,646	\$2,472,143	\$2,786,794	\$2,758,235	\$2,167,309	\$2,886,631	\$2,386,457	\$2,352,876	\$2,899,829	\$2,219,934
	3 Total Principal and Accrued Interest Balance	\$77,465,433	\$75,396,382	\$73,781,679	\$72,332,503	\$70,811,866	\$69,554,909	\$67,939,580	\$66,695,307	\$65,346,660	\$63,866,681	\$62,635,859
	4 Number of Loans	10,537	10,325	10,169	10,052	9,917	9,823	9,708	9,603	9,503	9,384	9,269
	5 Number of Borrowers	9,459	9,267	9,133	9,042	8,924	8,844	8,737	8,650	8,558	8,460	8,355
C.	1 Borrower Payments- Principal	\$1,476,735	\$1,987,772	\$1,523,940	\$1,447,047	\$1,436,092	\$1,211,823	\$1,492,026	\$1,211,577	\$1,282,348	\$1,431,700	\$1,140,819
	2 Borrower Payments- Interest	\$304,313	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871	\$325,761	\$304,574	\$320,788	\$314,551
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$64,302	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378	\$55,357	\$54,234	\$52,997	\$51,995
	3 Cash Release to Access Group	\$154,516	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076	\$57,689	\$13,160	\$46,690	\$22,827
E.	1 Weighted Average Coupon (WAC)	5.16%	5.09%	5.10%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.82%	5.82%
	2 Weighted Average Remaining Maturity (WARM)	84	84	82	82	83	80	80	79	77	77	78
F.	1 Senior Notes Outstanding	\$32,642,223	\$31,499,036	\$29,191,103	\$28,057,349	\$26,570,588	\$24,658,249	\$23,837,114	\$22,005,860	\$20,673,145	\$19,723,186	\$17,873,180
	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	\$1,891,875	\$1,143,186	\$2,307,933	\$1,133,754	\$1,486,762	\$1,912,338	\$821,135	\$1,831,255	\$1,332,715	\$949,959	\$1,850,006
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.76%	4.57%	4.70%	4.98%	4.98%	5.01%	4.97%	5.01%	5.01%	5.38%	5.42%
	6 Senior Asset Percentage	245.07%	250.05%	261.18%	267.68%	276.85%	290.82%	297.07%	313.89%	327.43%	338.47%	362.85%
	7 Subordinate Asset Percentage	102.50%	102.47%	102.34%	102.33%	102.31%	102.44%	102.34%	102.49%	102.43%	102.46%	102.45%