

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2019
Collection Period: 03/01/19 to 03/31/19

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 28, 2019	Change	March 31, 2019		
1	Principal Balance					\$62,396,124.57	(\$1,330,622.04)	\$61,065,502.53		
2	Accrued Interest					\$239,734.71	\$30,417.12	\$270,151.83		
3	Total Principal And Accrued Interest Balance					\$62,635,859.28	(\$1,300,204.92)	\$61,335,654.36		
4	Fund Accounts Balance					\$2,219,933.91	\$453,921.44	\$2,673,855.35		
5	Total Student Loans And Fund Balance					\$64,855,793.19	(\$846,283.48)	\$64,009,509.71		
B. Student Loan Portfolio and Fund Balance										
						February 28, 2019	Change	March 31, 2019		
1	Weighted Average Coupon (WAC)					5.82%	0.00%	5.82%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		78	(3)	75		
3	Number of Loans					9,269	(102)	9,167		
4	Number of Borrowers					8,355	(90)	8,265		
C. Notes and Certificates										
						3/31/2019	Balance	Balance	Balance	
							February 28, 2019	Change	March 31, 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	3.66500%		\$8,930,498.13	(\$435,647.50)	\$8,494,850.63	13.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.66500%		\$8,942,681.63	(\$436,241.84)	\$8,506,439.79	13.7%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	5.38000%		\$45,300,000.00	\$0.00	\$45,300,000.00	72.7%
5	Total Notes and Certificates				4.91200%		\$63,173,179.76	(\$871,889.34)	\$62,301,290.42	100.0%
D. Fund Accounts Balance										
						February 28, 2019	Change	March 31, 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					\$51,764.43	(\$1,002.30)	\$50,762.13		
4	Collection Account					\$1,594,181.24	\$441,958.88	2,036,140.12		
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					\$173,988.24	\$12,964.86	\$186,953.10		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,219,933.91	\$453,921.44	\$2,673,855.35		

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II. Series 2003-A Transactions and Accruals			
		March 31, 2019	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$1,283,813.76)
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		(\$1,283,813.76)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		(\$5,726.92)
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	\$340.86	
4b	Adjustments - Write-offs	(\$41,422.22)	
4	Total Adjustments		(\$41,081.36)
5	Total Non-Cash Principal Activity		(\$46,808.28)
C.	Total Student Loan Principal Activity		(\$1,330,622.04)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$293,235.37)
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		(\$293,235.37)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		317,511.17
2	Capitalized Interest		\$5,726.92
3a	Small Balance and Other Adjustments	(\$602.29)	
3b	Adjustments - Write-offs	(\$2,098.31)	
3	Total Adjustments		(\$2,700.60)
4	Fee Accruals		\$3,115.00
5	Total Non-Cash Interest Activity		\$323,652.49
F.	Total Student Loan Interest Activity		\$30,417.12

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2019		
	Transfers to Other Funds	\$1,185,540.14		
	1a Amount received in the collection account related to the collection period	(\$1,185,540.14)		
	1b Earnings	\$1,612,732.04		
	1c Recoveries	\$4,738.52		
	1d Misc. Payments Received/Due	\$45,711.37		
	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	\$1,663,181.93		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$50,885.88	\$50,885.88	\$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	\$26,809.51	\$26,809.51	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$26,846.09	\$26,846.09	\$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	\$146,083.44	\$146,083.44	\$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)	\$1,385,477.30	\$1,385,477.30	\$0.00
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$25,846.55	\$25,846.55	\$0.00	
Total Payments	\$1,663,181.93	\$1,663,181.93	\$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)	\$1,663,181.93	\$0.00
B.	First	Administrative Allowance	\$52,119.04	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$26,809.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$26,846.09	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$53,655.60	
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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$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	\$146,083.44	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
I.	Eighth	Reserved	\$0.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$692,266.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$693,210.86	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,385,477.29	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$25,846.55	\$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	\$17,001,290.42		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$296,415.39		
5 Plus investment earnings and late fees	\$7,727.12		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$22,899.56		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.39%		
Net Loan Rate	5.39%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$61,335,654.36	\$61,335,654.36	
2 Fund Balances	\$2,678,467.47	\$973,307.07	
3 Senior Notes Interest and Fees Accrued	\$13,391.94	\$13,391.94	
4 Senior Notes Outstanding	\$17,001,290.42	\$15,615,813.13	
Senior Asset Percentage	376.45%	398.93%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$61,335,654.36	\$61,335,654.36	
2 Fund Balances	\$2,678,467.47	\$973,307.07	
3 All Notes Interest and Fees Accrued	\$174,832.05	\$174,832.05	
4 All Notes Outstanding	\$62,301,290.42	\$60,915,813.13	
Subordinate Asset Percentage	102.47%	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	9,167	\$61,065,502.53	100.00%
2 Total By Loan Type Distribution	9,167	\$61,065,502.53	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.06%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	34	\$292,376.56	0.48%
5 Repayment	9,129	\$60,630,741.44	99.29%
6 Interim Charge-Offs	6	\$105,104.52	0.17%
7 Total By Borrower Status Distribution	9,173	\$61,065,502.53	100.00%
C. School Type Distribution:			
1 Graduate	9,123	\$60,721,995.98	99.44%
2 Undergraduate	44	\$343,506.55	0.56%
3 Total By Loan Type Distribution	9,167	\$61,065,502.53	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	4	\$66,754.70	0.11%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$66,754.70	0.11%	
D. REPAYMENT:				
Active				
Current	8,298	\$54,295,351.47	88.52%	
1-29 Days Delinquent	643	\$4,936,293.28	8.05%	
30-59 Days Delinquent	40	\$386,223.10	0.63%	
60-89 Days Delinquent	49	\$359,438.52	0.59%	
90-119 Days Delinquent	43	\$367,895.52	0.60%	
120-149 Days Delinquent	25	\$209,022.78	0.34%	
150-179 Days Delinquent	25	\$311,915.55	0.51%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	34	\$297,580.35	0.49%	
G. Interim Charge-Offs	6	\$105,179.09	0.17%	
H. TOTAL REPAYMENT	9,163	\$61,268,899.66	99.89%	
I. TOTAL PORTFOLIO	9,167	\$61,335,654.36	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$62,301,290
B.	1 Total Private Principal Outstanding Balance	\$61,065,503
	2 Total Fund Accounts Balance	\$2,673,855
	3 Total Principal and Accrued Interest Balance	\$61,335,654
	4 Number of Loans	9,167
	5 Number of Borrowers	8,265
C.	1 Borrower Payments- Principal	\$1,283,814
	2 Borrower Payments- Interest	\$293,235
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$50,886
	3 Cash Release to Access Group Inc	\$25,847
E.	1 Weighted Average Coupon (WAC)	5.82%
	2 Weighted Average Remaining Maturity (WARM)	75
F.	1 Senior Notes Outstanding	\$17,001,290
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$871,889
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.39%
	6 Senior Asset Percentage	376.45%
	7 Total Asset Percentage	102.47%

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Portfolio Trend Analysis Report
March 31, 2019

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19	February-19	March-19
	Reporting Date	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	4/25/2019
A.	1 Asset Backed Securities	\$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	\$62,301,290
B.	1 Total Private Principal Balance	\$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	\$61,065,503
	2 Total Fund Accounts Balance	\$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	\$2,673,855
	3 Total Principal and Accrued Interest Balance	\$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	\$61,335,654
	4 Number of Loans	10,325	10,169	10,052	9,917	9,823	9,708	9,603	9,503	9,384	9,269	9,167
	5 Number of Borrowers	9,267	9,133	9,042	8,924	8,844	8,737	8,650	8,558	8,460	8,355	8,265
C.	1 Borrower Payments- Principal	\$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	\$1,283,814
	2 Borrower Payments- Interest	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871	\$325,761	\$304,574	\$320,788	\$314,551	\$293,235
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378	\$55,357	\$54,234	\$52,997	\$51,995	\$50,886
	3 Cash Release to Access Group	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076	\$57,689	\$13,160	\$46,690	\$22,827	\$25,847
E.	1 Weighted Average Coupon (WAC)	5.09%	5.10%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.82%	5.82%	5.82%
	2 Weighted Average Remaining Maturity (WARM)	84	82	82	83	80	80	79	77	77	78	75
F.	1 Senior Notes Outstanding	\$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	\$17,001,290
	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	\$1,143,186	\$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	\$871,889
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.57%	4.70%	4.98%	4.98%	5.01%	4.97%	5.01%	5.01%	5.38%	5.42%	5.39%
	6 Senior Asset Percentage	250.05%	261.18%	267.68%	276.85%	290.82%	297.07%	313.89%	327.43%	338.47%	362.85%	376.45%
	7 Subordinate Asset Percentage	102.47%	102.34%	102.33%	102.31%	102.44%	102.34%	102.49%	102.43%	102.46%	102.45%	102.47%