

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: May 28, 2019
Collection Period: 04/01/19 to 04/30/19

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						March 31, 2019	Change	April 30, 2019		
1	Principal Balance					\$61,065,502.53	(\$1,414,225.93)	\$59,651,276.60		
2	Accrued Interest					\$270,151.83	(\$24,490.28)	\$245,661.55		
3	Total Principal And Accrued Interest Balance					\$61,335,654.36	(\$1,438,716.21)	\$59,896,938.15		
4	Fund Accounts Balance					\$2,673,855.35	\$13,100.99	\$2,686,956.34		
5	Total Student Loans And Fund Balance					\$64,009,509.71	(\$1,425,615.22)	\$62,583,894.49		
B. Student Loan Portfolio and Fund Balance										
						March 31, 2019	Change	April 30, 2019		
1	Weighted Average Coupon (WAC)					5.82%	-0.12%	5.70%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		75	0	75		
3	Number of Loans					9,167	(103)	9,064		
4	Number of Borrowers					8,265	(91)	8,174		
C. Notes and Certificates										
						4/30/2019	Balance	Balance	Balance	
							March 31, 2019	Change	April 30, 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	3.65500%		\$8,494,850.63	(\$692,266.43)	\$7,802,584.20	12.8%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.65500%		\$8,506,439.79	(\$693,210.86)	\$7,813,228.93	12.8%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	4.20400%		\$45,300,000.00	\$0.00	\$45,300,000.00	74.4%
5	Total Notes and Certificates				4.06326%		\$62,301,290.42	(\$1,385,477.29)	\$60,915,813.13	100.0%
D. Fund Accounts Balance										
						March 31, 2019	Change	April 30, 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					\$50,762.13	(\$1,108.81)	\$49,653.32		
4	Collection Account					\$2,036,140.12	\$55,079.46	2,091,219.58		
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					\$186,953.10	(\$40,869.66)	\$146,083.44		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,673,855.35	\$13,100.99	\$2,686,956.34		

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		April 30, 2019	
1	Borrower Payments - Total		(\$1,344,034.24)
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		(\$1,344,034.24)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$8,509.03
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$1,287.60)	
4b	Adjustments - Write-offs	(\$77,413.12)	
4	Total Adjustments		(\$78,700.72)
5	Total Non-Cash Principal Activity		(\$70,191.69)
C. Total Student Loan Principal Activity			
			(\$1,414,225.93)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$312,486.74)
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		(\$312,486.74)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		294,700.34
2	Capitalized Interest		(\$8,509.03)
3a	Small Balance and Other Adjustments	\$1,577.56	
3b	Adjustments - Write-offs	(\$2,497.41)	
3	Total Adjustments		(\$919.85)
4	Fee Accruals		\$2,725.00
5	Total Non-Cash Interest Activity		\$287,996.46
F. Total Student Loan Interest Activity			
			(\$24,490.28)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2019		
	Transfers to Other Funds	\$1,663,181.93		
	1a Amount received in the collection account related to the collection period	(\$1,663,181.93)		
	1b Earnings	\$1,560,598.36		
	1c Recoveries	\$4,612.12		
	1d Misc. Payments Received/Due	\$57,128.28		
	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	\$1,622,338.76		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$49,707.41	\$49,707.41	\$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	\$26,141.91	\$26,141.91	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$26,177.57	\$26,177.57	\$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	\$88,298.76	\$88,298.76	\$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)	\$1,346,894.99	\$1,346,894.99	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$83,884.96	\$83,884.96	\$0.00	
Total Payments	\$1,622,338.76	\$1,622,338.76	\$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)	\$1,622,338.76	\$1,622,338.76	\$0.00
B.	First	Administrative Allowance	\$50,940.57	\$1,571,398.19	\$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	\$1,571,398.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$26,141.91	\$1,545,256.28	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$26,177.57	\$1,519,078.71	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$52,319.48		
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	\$1,519,078.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,519,078.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,519,078.71	\$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	\$88,298.76	\$1,430,779.95	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,430,779.95	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,430,779.95	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,430,779.95	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,430,779.95	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,430,779.95	\$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	\$1,430,779.95	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$672,988.43	\$757,791.52	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$673,906.56	\$83,884.96	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$83,884.96	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,346,894.99		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$83,884.96	\$0.00	\$0.00

ACCESS GROUP, INC.

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Collection Period: 04/01/19 to 04/30/19

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	\$15,615,813.13		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$283,501.26		
5 Plus investment earnings and late fees	\$8,014.44		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$22,369.23		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.28%		
Net Loan Rate	5.28%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$59,896,938.15	\$59,896,938.15	
2 Fund Balances	\$2,692,245.78	\$1,010,943.87	
3 Senior Notes Interest and Fees Accrued	\$10,646.16	\$10,646.16	
4 Senior Notes Outstanding	\$15,615,813.13	\$14,268,918.14	
Senior Asset Percentage	400.74%	426.78%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$59,896,938.15	\$59,896,938.15	
2 Fund Balances	\$2,692,245.78	\$1,010,943.87	
3 All Notes Interest and Fees Accrued	\$147,585.51	\$147,585.51	
4 All Notes Outstanding	\$60,915,813.13	\$59,568,918.14	
Subordinate Asset Percentage	102.50%	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	9,064	\$59,651,276.60	100.00%
2 Total By Loan Type Distribution	9,064	\$59,651,276.60	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	30	\$241,874.07	0.41%
5 Repayment	9,023	\$59,290,064.26	99.39%
6 Interim Charge-Offs	7	\$82,058.26	0.14%
7 Total By Borrower Status Distribution	9,064	\$59,651,276.60	100.00%
C. School Type Distribution:			
1 Graduate	9,020	\$59,310,427.38	99.43%
2 Undergraduate	44	\$340,849.22	0.57%
3 Total By Loan Type Distribution	9,064	\$59,651,276.60	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	\$66,946.68	0.11%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$66,946.68	0.11%
D.	REPAYMENT:			
	Active			
	Current	8,285	\$53,679,123.62	89.62%
	1-29 Days Delinquent	508	\$3,860,116.34	6.44%
	30-59 Days Delinquent	119	\$954,267.33	1.59%
	60-89 Days Delinquent	34	\$264,382.25	0.44%
	90-119 Days Delinquent	28	\$231,603.19	0.39%
	120-149 Days Delinquent	31	\$304,037.52	0.51%
	150-179 Days Delinquent	18	\$206,794.12	0.35%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	30	\$247,410.68	0.41%
G.	Interim Charge-Offs	7	\$82,256.42	0.14%
H.	TOTAL REPAYMENT	9,060	\$59,829,991.47	99.89%
I.	TOTAL PORTFOLIO	9,064	\$59,896,938.15	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$60,915,813
B.	1 Total Private Principal Outstanding Balance	\$59,651,277
	2 Total Fund Accounts Balance	\$2,686,956
	3 Total Principal and Accrued Interest Balance	\$59,896,938
	4 Number of Loans	9,064
	5 Number of Borrowers	8,174
C.	1 Borrower Payments- Principal	\$1,344,034
	2 Borrower Payments- Interest	\$312,487
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$49,707
	3 Cash Release to Access Group Inc	\$83,885
E.	1 Weighted Average Coupon (WAC)	5.70%
	2 Weighted Average Remaining Maturity (WARM)	75
F.	1 Senior Notes Outstanding	\$15,615,813
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,385,477
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.28%
	6 Senior Asset Percentage	400.74%
	7 Total Asset Percentage	102.50%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
April 30, 2019

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19	February-19	March-19	April-19
	Reporting Date	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	5/28/2019
A.	1 Asset Backed Securities	\$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	\$60,915,813
B.	1 Total Private Principal Balance	\$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	\$59,651,277
	2 Total Fund Accounts Balance	\$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	\$2,686,956
	3 Total Principal and Accrued Interest Balance	\$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	\$59,896,938
	4 Number of Loans	10,169	10,052	9,917	9,823	9,708	9,603	9,503	9,384	9,269	9,167	9,064
	5 Number of Borrowers	9,133	9,042	8,924	8,844	8,737	8,650	8,558	8,460	8,355	8,265	8,174
C.	1 Borrower Payments- Principal	\$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	\$1,344,034
	2 Borrower Payments- Interest	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871	\$325,761	\$304,574	\$320,788	\$314,551	\$293,235	\$312,487
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378	\$55,357	\$54,234	\$52,997	\$51,995	\$50,886	\$49,707
	3 Cash Release to Access Group	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076	\$57,689	\$13,160	\$46,690	\$22,827	\$25,847	\$83,885
E.	1 Weighted Average Coupon (WAC)	5.10%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.82%	5.82%	5.82%	5.70%
	2 Weighted Average Remaining Maturity (WARM)	82	82	83	80	80	79	77	77	78	75	75
F.	1 Senior Notes Outstanding	\$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	\$15,615,813
	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	\$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	\$1,385,477
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.70%	4.98%	4.98%	5.01%	4.97%	5.01%	5.01%	5.38%	5.42%	5.39%	5.28%
	6 Senior Asset Percentage	261.18%	267.68%	276.85%	290.82%	297.07%	313.89%	327.43%	338.47%	362.85%	376.45%	400.74%
	7 Subordinate Asset Percentage	102.34%	102.33%	102.31%	102.44%	102.34%	102.49%	102.43%	102.46%	102.45%	102.47%	102.50%