

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: January 25, 2018
Collection Period: 12/01/17 to 12/31/17

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						November 30, 2017	Change	December 31, 2017		
1	Principal Balance					\$85,201,567.07	(\$1,415,857.02)	\$83,785,710.05		
2	Accrued Interest					\$276,294.68	\$6,861.12	\$283,155.80		
3	Total Principal And Accrued Interest Balance					\$85,477,861.75	(\$1,408,995.90)	\$84,068,865.85		
4	Fund Accounts Balance					\$2,381,977.41	(\$8,668.55)	\$2,373,308.86		
5	Total Student Loans And Fund Balance					\$87,859,839.16	(\$1,417,664.45)	\$86,442,174.71		
B. Student Loan Portfolio and Fund Balance										
						November 30, 2017	Change	December 31, 2017		
1	Weighted Average Coupon (WAC)					4.67%	0.00%	4.67%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					91	(1)	90		
3	Number of Loans					11,165	(103)	11,062		
4	Number of Borrowers					9,994	(86)	9,908		
C. Notes and Certificates										
						12/31/2017	Balance	Balance	Balance	% of
			CUSIP			Interest Rate	November 30, 2017	Change	December 31, 2017	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		2.57900%	\$20,223,316.55	(\$678,846.64)	\$19,544,469.91	23.2%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3		2.57900%	\$20,250,906.33	(\$679,772.76)	\$19,571,133.57	23.2%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1		2.69100%	\$45,300,000.00	\$0.00	\$45,300,000.00	53.7%
5	Total Notes and Certificates					2.63910%	\$85,774,222.88	(\$1,358,619.40)	\$84,415,603.48	100.0%
D. Fund Accounts Balance										
						November 30, 2017	Change	December 31, 2017		
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					\$72,159.37	(\$1,160.90)	\$70,998.47		
4	Collection Account					\$1,817,804.68	(\$9,002.55)	\$1,808,802.13		
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					\$92,013.36	\$1,494.90	\$93,508.26		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,381,977.41	(\$8,668.55)	\$2,373,308.86		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2017	
1 Borrower Payments - Total			(\$1,333,987.23)
2 Claim Payments			\$0.00
3 Refunds			\$3,370.27
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			(\$1,330,616.96)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$8,661.99
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$1,059.57		
4b Adjustments - Write-offs	(\$94,961.62)		
4 Total Adjustments			(\$93,902.05)
5 Total Non-Cash Principal Activity			(\$85,240.06)
C. Total Student Loan Principal Activity			(\$1,415,857.02)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$319,073.00)
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			(\$319,073.00)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$334,624.31
2 Capitalized Interest			(\$8,661.99)
3a Small Balance and Other Adjustments	(\$2,014.55)		
3b Adjustments - Write-offs	(\$1,691.37)		
3 Total Adjustments			(\$3,705.92)
4 Fee Accruals			\$3,677.72
5 Total Non-Cash Interest Activity			\$325,934.12
F. Total Student Loan Interest Activity			\$6,861.12

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2017		
	Transfers to Other Funds	\$1,701,834.96		
	1a Amount received in the collection account related to the collection period	(\$1,701,834.96)		
	1b Earnings	\$1,315,240.79		
	1c Recoveries	\$2,218.02		
	1d Misc. Payments Received/Due	\$40,924.43		
	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	\$1,358,383.24		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$69,818.63	\$69,818.63	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$2,114.00	\$2,114.00	\$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		\$42,004.32	\$42,004.32	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$42,061.63	\$42,061.63	\$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		\$100,910.28	\$100,910.28	\$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)	\$1,063,640.03	\$1,063,640.03	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$37,834.35	\$37,834.35	\$0.00	
Total Payments	\$1,358,383.24	\$1,358,383.24	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

IV. Series 2003-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Uses	
A.		Total Available Funds (Collection Fund Account)	\$1,358,383.24	\$1,358,383.24	\$0.00
B.	First	Administrative Allowance	\$71,932.63	\$1,286,450.61	\$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	\$1,286,450.61	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$42,004.32	\$1,244,446.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$42,061.63	\$1,202,384.66	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$84,065.95		
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	\$1,202,384.66	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,202,384.66	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,202,384.66	\$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	\$100,910.28	\$1,101,474.38	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,101,474.38	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,101,474.38	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,101,474.38	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,101,474.38	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,101,474.38	\$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	\$1,101,474.38	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$531,457.49	\$570,016.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$532,182.54	\$37,834.35	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$37,834.35	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,063,640.03		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$37,834.35	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

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	\$39,115,603.48		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$325,962.22		
5 Plus investment earnings and late fees	\$5,836.11		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$31,419.64		
8 Minus Notes fees expected during current Interest Period	\$2,114.00		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.24%		
Net Loan Rate	4.24%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$84,068,865.85	\$84,068,865.85	
2 Fund Balances	\$2,375,467.25	\$1,025,420.19	
3 Senior Notes Interest and Fees Accrued	\$17,090.97	\$17,090.97	
4 Senior Notes Outstanding	\$39,115,603.48	\$38,051,963.45	
Senior Asset Percentage	220.95%	223.58%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$84,068,865.85	\$84,068,865.85	
2 Fund Balances	\$2,375,467.25	\$1,025,420.19	
3 All Notes Interest and Fees Accrued	\$75,283.32	\$75,283.32	
4 All Notes Outstanding	\$84,415,603.48	\$83,351,963.45	
Subordinate Asset Percentage	102.31%	102.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	11,062	\$83,785,710.05	100.00%
2 Total By Loan Type Distribution	11,062	\$83,785,710.05	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.04%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	70	\$622,956.42	0.74%
5 Repayment	10,988	\$83,125,473.62	99.21%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	11,062	\$83,785,710.05	100.00%
C. School Type Distribution:			
1 Graduate	10,999	\$83,213,196.44	99.32%
2 Undergraduate	63	\$572,513.61	0.68%
3 Total By Loan Type Distribution	11,062	\$83,785,710.05	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$64,000.67	0.08%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$64,000.67	0.08%	
D. REPAYMENT:				
Active				
Current	9,846	\$73,246,998.40	87.13%	
1-29 Days Delinquent	855	\$7,379,508.54	8.78%	
30-59 Days Delinquent	165	\$1,505,459.15	1.79%	
60-89 Days Delinquent	54	\$468,237.60	0.56%	
90-119 Days Delinquent	27	\$264,570.12	0.31%	
120-149 Days Delinquent	27	\$261,588.99	0.31%	
150-179 Days Delinquent	14	\$228,839.55	0.27%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	70	\$649,662.83	0.77%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	11,058	\$84,004,865.18	99.92%	
I. TOTAL PORTFOLIO	11,062	\$84,068,865.85	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

VIII. Series 2003-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$84,415,603
B.	1 Total Private Principal Outstanding Balance	\$83,785,710
	2 Total Fund Accounts Balance	\$2,373,309
	3 Total Principal and Accrued Interest Balance	\$84,068,866
	4 Number of Loans	11,062
	5 Number of Borrowers	9,908
C.	1 Borrower Payments- Principal	\$1,333,987
	2 Borrower Payments- Interest	\$319,073
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$69,819
	3 Cash Release to Access Group Inc	\$37,834
E.	1 Weighted Average Coupon (WAC)	4.67%
	2 Weighted Average Remaining Maturity (WARM)	90
F.	1 Senior Notes Outstanding	\$39,115,603
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,358,619
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.24%
	6 Senior Asset Percentage	220.95%
	7 Total Asset Percentage	102.31%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
December 31, 2017

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	February-17	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17
	Reporting Date	3/27/2017	4/25/2017	5/25/2017	6/26/2017	7/25/2017	8/25/2017	9/25/2017	10/25/2017	11/27/2017	12/26/2017	1/25/2018
A.	1 Asset Backed Securities	\$99,762,224	\$98,581,337	\$96,436,459	\$95,323,289	\$93,283,440	\$91,894,472	\$90,735,654	\$88,597,784	\$87,489,733	\$85,774,223	\$84,415,603
B.	1 Total Private Principal Balance	\$99,330,545	\$97,528,985	\$95,941,125	\$94,277,990	\$92,723,420	\$91,216,371	\$89,509,229	\$88,046,426	\$86,594,710	\$85,201,567	\$83,785,710
	2 Total Fund Accounts Balance	\$2,574,383	\$3,201,572	\$2,526,147	\$3,054,274	\$2,451,817	\$2,446,607	\$3,080,577	\$2,398,056	\$2,817,603	\$2,381,977	\$2,373,309
	3 Total Principal and Accrued Interest Balance	\$99,615,552	\$97,821,955	\$96,236,202	\$94,567,678	\$92,993,920	\$91,500,157	\$89,793,299	\$88,318,550	\$86,877,979	\$85,477,862	\$84,068,866
	4 Number of Loans	12,135	12,012	11,910	11,764	11,671	11,589	11,482	11,357	11,249	11,165	11,062
	5 Number of Borrowers	10,797	10,695	10,610	10,489	10,410	10,346	10,256	10,162	10,067	9,994	9,908
C.	1 Borrower Payments- Principal	\$1,440,174	\$1,714,559	\$1,506,249	\$1,595,330	\$1,440,810	\$1,364,008	\$1,656,597	\$1,350,617	\$1,410,751	\$1,333,557	\$1,333,987
	2 Borrower Payments- Interest	\$351,710	\$347,573	\$345,297	\$354,244	\$349,726	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$82,772	\$81,271	\$79,948	\$78,562	\$77,266	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819
	3 Cash Release to Access Group	\$77,717	\$182,844	\$162,132	\$74,886	\$141,846	\$0	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834
E.	1 Weighted Average Coupon (WAC)	4.28%	4.28%	4.41%	4.41%	4.41%	4.56%	4.56%	4.56%	4.67%	4.67%	4.67%
	2 Weighted Average Remaining Maturity (WARM)	100	99	98	97	96	95	94	93	92	91	90
F.	1 Senior Notes Outstanding	\$54,462,224	\$53,281,337	\$51,136,459	\$50,023,289	\$47,983,440	\$46,594,472	\$45,435,654	\$43,297,784	\$42,189,733	\$40,474,223	\$39,115,603
	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	\$1,818,457	\$1,180,887	\$2,144,879	\$1,113,170	\$2,039,849	\$1,388,968	\$1,158,817	\$2,137,871	\$1,108,050	\$1,715,510	\$1,358,619
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.88%	3.83%	3.98%	3.89%	3.96%	4.12%	4.10%	4.13%	4.22%	4.24%	4.24%
	6 Senior Asset Percentage	187.48%	189.58%	193.10%	195.11%	198.89%	201.59%	204.37%	209.48%	212.56%	217.05%	220.95%
	7 Subordinate Asset Percentage	102.29%	102.40%	102.36%	102.31%	102.30%	102.19%	102.29%	102.34%	102.46%	102.37%	102.31%