

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: July 25, 2019
Collection Period: 06/01/19 to 06/30/19

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						May 31, 2019	Change	June 30, 2019		
1	Principal Balance					\$58,264,313.46	(\$1,279,432.20)	\$56,984,881.26		
2	Accrued Interest					\$244,848.79	\$1,840.10	\$246,688.89		
3	Total Principal And Accrued Interest Balance					\$58,509,162.25	(\$1,277,592.10)	\$57,231,570.15		
4	Fund Accounts Balance					\$2,630,635.69	(\$522,889.66)	\$2,107,746.03		
5	Total Student Loans And Fund Balance					\$61,139,797.94	(\$1,800,481.76)	\$59,339,316.18		
B. Student Loan Portfolio and Fund Balance										
						May 31, 2019	Change	June 30, 2019		
1	Weighted Average Coupon (WAC)					5.70%	0.00%	5.70%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		75	(2)	73		
3	Number of Loans					8,936	(97)	8,839		
4	Number of Borrowers					8,057	(85)	7,972		
C. Notes and Certificates										
						6/30/2019	Balance	Balance	Balance	
							May 31, 2019	Change	June 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	3.41800%		\$7,129,595.77	(\$777,754.93)	\$6,351,840.84	10.9%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.41800%		\$7,139,322.37	(\$778,815.99)	\$6,360,506.38	11.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.43700%		\$45,300,000.00	\$0.00	\$45,300,000.00	78.1%
5	Total Notes and Certificates				3.43284%		\$59,568,918.14	(\$1,556,570.92)	\$58,012,347.22	100.0%
D. Fund Accounts Balance										
						May 31, 2019	Change	June 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					\$47,241.69	\$4,074.24	\$51,315.93		
4	Collection Account					\$2,183,394.00	(\$526,963.90)	1,656,430.10		
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					\$0.00	\$0.00	\$0.00		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,630,635.69	(\$522,889.66)	\$2,107,746.03		

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	June 30, 2019
	1 Borrower Payments - Total	(\$1,226,372.14)
	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	(\$1,226,372.14)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$1,350.83
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$21.21)
	4b Adjustments - Write-offs	(\$54,389.68)
	4 Total Adjustments	(\$54,410.89)
	5 Total Non-Cash Principal Activity	(\$53,060.06)
C.	Total Student Loan Principal Activity	(\$1,279,432.20)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$278,897.48)
	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	(\$278,897.48)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	281,184.92
	2 Capitalized Interest	(\$1,350.83)
	3a Small Balance and Other Adjustments	(\$33.25)
	3b Adjustments - Write-offs	(\$1,408.26)
	3 Total Adjustments	(\$1,441.51)
	4 Fee Accruals	\$2,345.00
	5 Total Non-Cash Interest Activity	\$280,737.58
F.	Total Student Loan Interest Activity	\$1,840.10

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 30, 2019		
	Transfers to Other Funds	\$2,086,077.32		
	1a Amount received in the collection account related to the collection period	(\$2,086,077.32)		
	1b Earnings	\$1,231,836.24		
	1c Recoveries	\$5,471.89		
	1d Misc. Payments Received/Due	\$48,371.91		
	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	\$1,285,680.04		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$48,553.59	\$48,553.59	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$2,466.32	\$2,466.32	\$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	\$18,092.16	\$18,092.16	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$18,116.84	\$18,116.84	\$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	\$243,496.56	\$243,496.56	\$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)	\$874,325.90	\$874,325.90	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$80,628.67	\$80,628.67	\$0.00	
Total Payments	\$1,285,680.04	\$1,285,680.04	\$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)	\$1,285,680.04	\$1,285,680.04	\$0.00
B.	First	Administrative Allowance	\$51,019.91	\$1,234,660.13	\$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	\$1,234,660.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$18,092.16	\$1,216,567.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$18,116.84	\$1,198,451.13	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$36,209.00		
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	\$1,198,451.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,198,451.13	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,198,451.13	\$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	\$243,496.56	\$954,954.57	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$954,954.57	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$954,954.57	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$954,954.57	\$0.00
I.	Eighth	Reserved	\$0.00	\$954,954.57	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$954,954.57	\$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	\$954,954.57	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$436,864.95	\$518,089.62	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$437,460.95	\$80,628.67	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$80,628.67	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$874,325.90		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$80,628.67	\$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	\$12,712,347.22		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$270,889.51		
5 Plus investment earnings and late fees	\$7,409.81		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$21,369.33		
8 Minus Notes fees expected during current Interest Period	\$2,466.32		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.26%		
Net Loan Rate	5.26%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$57,231,570.15	\$57,231,570.15	
2 Fund Balances	\$2,112,810.84	\$1,070,629.30	
3 Senior Notes Interest and Fees Accrued	\$8,375.33	\$8,375.33	
4 Senior Notes Outstanding	\$12,712,347.22	\$11,838,021.32	
Senior Asset Percentage	466.76%	492.43%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$57,231,570.15	\$57,231,570.15	
2 Fund Balances	\$2,112,810.84	\$1,070,629.30	
3 All Notes Interest and Fees Accrued	\$21,439.07	\$21,439.07	
4 All Notes Outstanding	\$58,012,347.22	\$57,138,021.32	
Subordinate Asset Percentage	102.26%	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	8,839	\$56,984,881.26	100.00%
	2 Total By Loan Type Distribution	8,839	\$56,984,881.26	100.00%
B. Borrower Status Distribution:	1 In-School	2	\$22,055.00	0.04%
	2 Grace	2	\$15,225.01	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	29	\$267,675.91	0.47%
	5 Repayment	8,800	\$56,627,977.29	99.37%
	6 Interim Charge-Offs	6	\$51,948.05	0.09%
	7 Total By Borrower Status Distribution	8,839	\$56,984,881.26	100.00%
C. School Type Distribution:	1 Graduate	8,795	\$56,654,609.05	99.42%
	2 Undergraduate	44	\$330,272.21	0.58%
	3 Total By Loan Type Distribution	8,839	\$56,984,881.26	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	2	\$42,011.77 0.07%	
B.	Grace			
	Current	2	\$25,325.28 0.04%	
C.	TOTAL INTERIM	4	\$67,337.05 0.12%	
D.	REPAYMENT:			
	Active			
	Current	8,410	\$53,742,545.94 93.90%	
	1-29 Days Delinquent	137	\$980,338.91 1.71%	
	30-59 Days Delinquent	135	\$1,053,692.76 1.84%	
	60-89 Days Delinquent	42	\$341,710.65 0.60%	
	90-119 Days Delinquent	25	\$199,587.80 0.35%	
	120-149 Days Delinquent	27	\$285,182.40 0.50%	
	150-179 Days Delinquent	24	\$234,067.56 0.41%	
	> 180 Days Delinquent	0	\$0.00 0.00%	
E.	Deferment:			
	Current	0	\$0.00 0.00%	
F.	Forbearance:			
	Current	29	\$274,940.93 0.48%	
G.	Interim Charge-Offs	6	\$52,166.15 0.09%	
H.	TOTAL REPAYMENT	8,835	\$57,164,233.10 99.88%	
I.	TOTAL PORTFOLIO	8,839	\$57,231,570.15 100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$58,012,347
B.	1 Total Private Principal Outstanding Balance	\$56,984,881
	2 Total Fund Accounts Balance	\$2,107,746
	3 Total Principal and Accrued Interest Balance	\$57,231,570
	4 Number of Loans	8,839
	5 Number of Borrowers	7,972
C.	1 Borrower Payments- Principal	\$1,226,372
	2 Borrower Payments- Interest	\$278,897
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$48,554
	3 Cash Release to Access Group Inc	\$80,629
E.	1 Weighted Average Coupon (WAC)	5.70%
	2 Weighted Average Remaining Maturity (WARM)	73
F.	1 Senior Notes Outstanding	\$12,712,347
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,556,571
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.26%
	6 Senior Asset Percentage	466.76%
	7 Total Asset Percentage	102.26%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	August-18	September-18	October-18	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19
	Reporting Date	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	6/25/2019	7/25/2019
A.	1 Asset Backed Securities	\$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	\$59,568,918	\$58,012,347
B.	1 Total Private Principal Balance	\$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	\$58,264,313	\$56,984,881
	2 Total Fund Accounts Balance	\$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	\$2,630,636	\$2,107,746
	3 Total Principal and Accrued Interest Balance	\$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	\$58,509,162	\$57,231,570
	4 Number of Loans	9,917	9,823	9,708	9,603	9,503	9,384	9,269	9,167	9,064	8,936	8,839
	5 Number of Borrowers	8,924	8,844	8,737	8,650	8,558	8,460	8,355	8,265	8,174	8,057	7,972
C.	1 Borrower Payments- Principal	\$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	\$1,347,530	\$1,226,372
	2 Borrower Payments- Interest	\$353,634	\$320,779	\$330,871	\$325,761	\$304,574	\$320,788	\$314,551	\$293,235	\$312,487	\$298,106	\$278,897
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$58,770	\$57,720	\$56,378	\$55,357	\$54,234	\$52,997	\$51,995	\$50,886	\$49,707	\$48,552	\$48,554
	3 Cash Release to Access Group	\$10,439	\$70,943	\$11,076	\$57,689	\$13,160	\$46,690	\$22,827	\$25,847	\$83,885	\$308,910	\$80,629
E.	1 Weighted Average Coupon (WAC)	5.41%	5.41%	5.41%	5.41%	5.41%	5.82%	5.82%	5.82%	5.70%	5.70%	5.70%
	2 Weighted Average Remaining Maturity (WARM)	83	80	80	79	77	77	78	75	75	75	73
F.	1 Senior Notes Outstanding	\$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	\$14,268,918	\$12,712,347
	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	\$1,486,762	\$1,912,338	\$821,135	\$1,831,255	\$1,332,715	\$949,959	\$1,850,006	\$871,889	\$1,385,477	\$1,346,895	\$1,556,571
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.98%	5.01%	4.97%	5.01%	5.01%	5.38%	5.42%	5.39%	5.28%	5.17%	5.26%
	6 Senior Asset Percentage	276.85%	290.82%	297.07%	313.89%	327.43%	338.47%	362.85%	376.45%	400.74%	428.47%	466.76%
	7 Subordinate Asset Percentage	102.31%	102.44%	102.34%	102.49%	102.43%	102.46%	102.45%	102.47%	102.50%	102.63%	102.26%