

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: August 26, 2019
Collection Period: 07/01/19 to 07/31/19

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						June 30, 2019	Change	July 31, 2019		
1	Principal Balance					\$56,984,881.26	(\$1,308,115.44)	\$55,676,765.82		
2	Accrued Interest					\$246,688.89	(\$9,493.03)	\$237,195.86		
3	Total Principal And Accrued Interest Balance					\$57,231,570.15	(\$1,317,608.47)	\$55,913,961.68		
4	Fund Accounts Balance					\$2,107,746.03	\$426,939.89	\$2,534,685.92		
5	Total Student Loans And Fund Balance					\$59,339,316.18	(\$890,668.58)	\$58,448,647.60		
B. Student Loan Portfolio and Fund Balance										
						June 30, 2019	Change	July 31, 2019		
1	Weighted Average Coupon (WAC)					5.70%	-0.11%	5.59%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		73	0	73		
3	Number of Loans					8,839	(97)	8,742		
4	Number of Borrowers					7,972	(82)	7,890		
C. Notes and Certificates										
						7/31/2019	Balance	Balance	Balance	
							June 30, 2019	Change	July 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	3.28500%		\$6,351,840.84	(\$436,864.95)	\$5,914,975.89	10.4%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.28500%		\$6,360,506.38	(\$437,460.95)	\$5,923,045.43	10.4%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.39300%		\$45,300,000.00	\$0.00	\$45,300,000.00	79.3%
5	Total Notes and Certificates				3.37062%		\$58,012,347.22	(\$874,325.90)	\$57,138,021.32	100.0%
D. Fund Accounts Balance										
						June 30, 2019	Change	July 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					\$51,315.93	(\$3,994.90)	\$47,321.03		
4	Collection Account					\$1,656,430.10	\$306,876.21	1,963,306.31		
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	\$124,058.58	\$124,058.58		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,107,746.03	\$426,939.89	\$2,534,685.92		

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	July 31, 2019
1	Borrower Payments - Total	(\$1,270,574.47)
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	(\$1,270,574.47)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$6,087.36
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$164.77)
4b	Adjustments - Write-offs	(\$43,463.56)
4	Total Adjustments	(\$43,628.33)
5	Total Non-Cash Principal Activity	(\$37,540.97)
C.	Total Student Loan Principal Activity	(\$1,308,115.44)
D.	Student Loan Cash Interest Activity	
1	Borrower Payments - Total	(\$283,742.31)
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	(\$283,742.31)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	278,741.41
2	Capitalized Interest	(\$6,087.36)
3a	Small Balance and Other Adjustments	\$15.47
3b	Adjustments - Write-offs	(\$1,460.24)
3	Total Adjustments	(\$1,444.77)
4	Fee Accruals	\$3,040.00
5	Total Non-Cash Interest Activity	\$274,249.28
F.	Total Student Loan Interest Activity	(\$9,493.03)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	July 31, 2019		
	Transfers to Other Funds	\$1,285,680.04		
	1a Amount received in the collection account related to the collection period	(\$1,285,680.04)		
	1b Earnings	\$1,864,559.99		
	1c Recoveries	\$5,064.81		
	1d Misc. Payments Received/Due	\$33,174.66		
	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	\$1,902,799.46		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$47,487.40	\$47,487.40	\$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	\$17,271.73	\$17,271.73	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$17,295.29	\$17,295.29	\$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	\$115,125.42	\$115,125.42	\$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)	\$1,649,134.26	\$1,649,134.26	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$55,252.20	\$55,252.20	\$0.00	
Total Payments	\$1,902,799.46	\$1,902,799.46	\$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)	\$1,902,799.46	\$1,902,799.46	\$0.00
B.	First	Administrative Allowance	\$48,720.56	\$1,854,078.90	\$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	\$1,854,078.90	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$17,271.73	\$1,836,807.17	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$17,295.29	\$1,819,511.88	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$34,567.02		
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	\$1,819,511.88	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,819,511.88	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,819,511.88	\$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	\$115,125.42	\$1,704,386.46	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,704,386.46	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,704,386.46	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,704,386.46	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,704,386.46	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,704,386.46	\$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	\$1,704,386.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$824,005.05	\$880,381.41	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$825,129.21	\$55,252.20	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$55,252.20	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,649,134.26		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$55,252.20	\$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	\$11,838,021.32		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$259,394.14		
5 Plus investment earnings and late fees	\$7,708.57		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$20,878.79		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.15%		
Net Loan Rate	5.15%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$55,913,961.68	\$55,913,961.68	
2 Fund Balances	\$2,539,354.49	\$744,462.52	
3 Senior Notes Interest and Fees Accrued	\$8,837.70	\$8,837.70	
4 Senior Notes Outstanding	\$11,838,021.32	\$10,188,887.06	
Senior Asset Percentage	493.70%	555.99%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$55,913,961.68	\$55,913,961.68	
2 Fund Balances	\$2,539,354.49	\$744,462.52	
3 All Notes Interest and Fees Accrued	\$59,759.40	\$59,759.40	
4 All Notes Outstanding	\$57,138,021.32	\$55,488,887.06	
Subordinate Asset Percentage	102.20%	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	8,742	\$55,676,765.82	100.00%
2 Total By Loan Type Distribution	8,742	\$55,676,765.82	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	21	\$204,459.59	0.37%
5 Repayment	8,712	\$55,412,020.62	99.52%
6 Interim Charge-Offs	5	\$23,005.60	0.04%
7 Total By Borrower Status Distribution	8,742	\$55,676,765.82	100.00%
C. School Type Distribution:			
1 Graduate	8,699	\$55,350,187.26	99.41%
2 Undergraduate	43	\$326,578.56	0.59%
3 Total By Loan Type Distribution	8,742	\$55,676,765.82	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	\$42,131.63	0.08%	
B. Grace				
Current	2	\$25,400.27	0.05%	
C. TOTAL INTERIM	4	\$67,531.90	0.12%	
D. REPAYMENT:				
Active				
Current	7,995	\$50,058,251.36	89.53%	
1-29 Days Delinquent	478	\$3,563,618.01	6.37%	
30-59 Days Delinquent	122	\$932,166.77	1.67%	
60-89 Days Delinquent	44	\$345,221.25	0.62%	
90-119 Days Delinquent	28	\$233,988.93	0.42%	
120-149 Days Delinquent	18	\$164,718.40	0.29%	
150-179 Days Delinquent	27	\$316,953.76	0.57%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	21	\$208,245.01	0.37%	
G. Interim Charge-Offs	5	\$23,266.29	0.04%	
H. TOTAL REPAYMENT	8,738	\$55,846,429.78	99.88%	
I. TOTAL PORTFOLIO	8,742	\$55,913,961.68	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$57,138,021
B.	1 Total Private Principal Outstanding Balance	\$55,676,766
	2 Total Fund Accounts Balance	\$2,534,686
	3 Total Principal and Accrued Interest Balance	\$55,913,962
	4 Number of Loans	8,742
	5 Number of Borrowers	7,890
C.	1 Borrower Payments- Principal	\$1,270,574
	2 Borrower Payments- Interest	\$283,742
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$47,487
	3 Cash Release to Access Group Inc	\$55,252
E.	1 Weighted Average Coupon (WAC)	5.59%
	2 Weighted Average Remaining Maturity (WARM)	73
F.	1 Senior Notes Outstanding	\$11,838,021
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$874,326
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.15%
	6 Senior Asset Percentage	493.70%
	7 Total Asset Percentage	102.20%

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Portfolio Trend Analysis Report
July 31, 2019

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	September-18	October-18	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19
	Reporting Date	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	8/26/2019
A.	1 Asset Backed Securities	\$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	\$57,138,021
B.	1 Total Private Principal Balance	\$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	\$55,676,766
	2 Total Fund Accounts Balance	\$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	\$2,534,686
	3 Total Principal and Accrued Interest Balance	\$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	\$55,913,962
	4 Number of Loans	9,823	9,708	9,603	9,503	9,384	9,269	9,167	9,064	8,936	8,839	8,742
	5 Number of Borrowers	8,844	8,737	8,650	8,558	8,460	8,355	8,265	8,174	8,057	7,972	7,890
C.	1 Borrower Payments- Principal	\$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	\$1,270,574
	2 Borrower Payments- Interest	\$320,779	\$330,871	\$325,761	\$304,574	\$320,788	\$314,551	\$293,235	\$312,487	\$298,106	\$278,897	\$283,742
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$57,720	\$56,378	\$55,357	\$54,234	\$52,997	\$51,995	\$50,886	\$49,707	\$48,552	\$48,554	\$47,487
	3 Cash Release to Access Group	\$70,943	\$11,076	\$57,689	\$13,160	\$46,690	\$22,827	\$25,847	\$83,885	\$308,910	\$80,629	\$55,252
E.	1 Weighted Average Coupon (WAC)	5.41%	5.41%	5.41%	5.41%	5.82%	5.82%	5.82%	5.70%	5.70%	5.70%	5.59%
	2 Weighted Average Remaining Maturity (WARM)	80	80	79	77	77	78	75	75	75	73	73
F.	1 Senior Notes Outstanding	\$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	\$11,838,021
	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	\$1,912,338	\$821,135	\$1,831,255	\$1,332,715	\$949,959	\$1,850,006	\$871,889	\$1,385,477	\$1,346,895	\$1,556,571	\$874,326
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.01%	4.97%	5.01%	5.01%	5.38%	5.42%	5.39%	5.28%	5.17%	5.26%	5.15%
	6 Senior Asset Percentage	290.82%	297.07%	313.89%	327.43%	338.47%	362.85%	376.45%	400.74%	428.47%	466.76%	493.70%
	7 Subordinate Asset Percentage	102.44%	102.34%	102.49%	102.43%	102.46%	102.45%	102.47%	102.50%	102.63%	102.26%	102.20%