

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	July 31, 2019	Change	August 31, 2019
1 Principal Balance	\$55,676,765.82	(\$1,269,420.88)	\$54,407,344.94
2 Accrued Interest	\$237,195.86	(\$8,181.10)	\$229,014.76
3 Total Principal And Accrued Interest Balance	\$55,913,961.68	(\$1,277,601.98)	\$54,636,359.70
4 Fund Accounts Balance	\$2,534,685.92	(\$405,077.01)	\$2,129,608.91
5 Total Student Loans And Fund Balance	\$58,448,647.60	(\$1,682,678.99)	\$56,765,968.61

B. Student Loan Portfolio and Fund Balance

	July 31, 2019	Change	August 31, 2019
1 Weighted Average Coupon (WAC)	5.59%	0.00%	5.59%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	73	0	73
3 Number of Loans	8,742	(103)	8,639
4 Number of Borrowers	7,890	(97)	7,793

C. Notes and Certificates

	CUSIP	Interest Rate	8/31/2019	Balance	Balance	Balance	% of
			July 31, 2019	Change	August 31, 2019	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	3.14100%	\$5,914,975.89	(\$824,005.05)	\$5,090,970.84	9.2%	
3 Student Loan Asset Backed Series 2003-A Notes Senior Class A-3 VRN	00432CAV3	3.14100%	\$5,923,045.43	(\$825,129.21)	\$5,097,916.22	9.2%	
4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class B ARC	00432CAW1	3.21300%	\$45,300,000.00	\$0.00	\$45,300,000.00	81.6%	
5 Total Notes and Certificates		3.19978%	\$57,138,021.32	(\$1,649,134.26)	\$55,488,887.06	100.0%	

D. Fund Accounts Balance

	July 31, 2019	Change	August 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	\$47,321.03	(\$1,066.19)	\$46,254.84
4 Collection Account	\$1,963,306.31	(\$401,229.40)	1,562,076.91
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	\$124,058.58	(\$2,781.42)	\$121,277.16
12 Class B Principal Account	\$0.00	\$0.00	\$0.00
13 Total Fund Accounts Balance	\$2,534,685.92	(\$405,077.01)	\$2,129,608.91

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	August 31, 2019
	1 Borrower Payments - Total	(\$1,178,789.96)
	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	(\$1,178,789.96)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$6,666.28
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$2,474.60)
	4b Adjustments - Write-offs	(\$94,822.60)
	4 Total Adjustments	(\$97,297.20)
	5 Total Non-Cash Principal Activity	(\$90,630.92)
C.	Total Student Loan Principal Activity	(\$1,269,420.88)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$276,056.41)
	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	(\$276,056.41)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	272,352.36
	2 Capitalized Interest	(\$6,666.28)
	3a Small Balance and Other Adjustments	\$2,395.66
	3b Adjustments - Write-offs	(\$3,096.43)
	3 Total Adjustments	(\$700.77)
	4 Fee Accruals	\$2,890.00
	5 Total Non-Cash Interest Activity	\$267,875.31
F.	Total Student Loan Interest Activity	(\$8,181.10)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	August 31, 2019		
	Transfers to Other Funds	\$1,902,799.46		
	1a Amount received in the collection account related to the collection period	(\$1,902,799.46)		
	1b Earnings	\$1,414,298.76		
	1c Recoveries	\$4,668.57		
	1d Misc. Payments Received/Due	\$42,055.12		
	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	\$1,461,022.45		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$46,397.30	\$46,397.30	\$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	\$13,325.62	\$13,325.62	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$13,343.80	\$13,343.80	\$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	\$104,135.64	\$104,135.64	\$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)	\$1,282,586.93	\$1,282,586.93	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,461,022.45	\$1,461,022.45	\$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)	\$1,461,022.45	\$0.00
B.	First	Administrative Allowance	\$47,630.46	\$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]	\$13,325.62	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$13,343.80	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$26,669.42	
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	\$104,135.64	\$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]	\$640,856.32	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$641,730.61	\$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:	\$1,282,586.93	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$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	\$10,188,887.06		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$253,435.98		
5 Plus investment earnings and late fees	\$7,259.93		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$20,402.75		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.17%		
Net Loan Rate	5.17%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$54,636,359.70	\$54,636,359.70	
2 Fund Balances	\$2,133,978.84	\$664,355.55	
3 Senior Notes Interest and Fees Accrued	\$6,467.41	\$6,467.41	
4 Senior Notes Outstanding	\$10,188,887.06	\$8,906,300.13	
Senior Asset Percentage	557.12%	620.84%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$54,636,359.70	\$54,636,359.70	
2 Fund Balances	\$2,133,978.84	\$664,355.55	
3 All Notes Interest and Fees Accrued	\$42,889.34	\$42,889.34	
4 All Notes Outstanding	\$55,488,887.06	\$54,206,300.13	
Subordinate Asset Percentage	102.23%	101.94%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	8,639	\$54,407,344.94	100.00%
2 Total By Loan Type Distribution	8,639	\$54,407,344.94	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	17	\$172,541.59	0.32%
5 Repayment	8,617	\$54,189,929.25	99.60%
6 Interim Charge-Offs	1	\$7,594.09	0.01%
7 Total By Borrower Status Distribution	8,639	\$54,407,344.94	100.00%
C. School Type Distribution:			
1 Graduate	8,597	\$54,099,831.89	99.43%
2 Undergraduate	42	\$307,513.05	0.57%
3 Total By Loan Type Distribution	8,639	\$54,407,344.94	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	\$42,251.49	0.08%
B.	Grace			
	Current	2	\$25,475.26	0.05%
C.	TOTAL INTERIM	4	\$67,726.75	0.12%
D.	REPAYMENT:			
	Active			
	Current	7,878	\$48,799,823.35	89.32%
	1-29 Days Delinquent	497	\$3,579,913.06	6.55%
	30-59 Days Delinquent	122	\$989,341.41	1.81%
	60-89 Days Delinquent	40	\$285,736.26	0.52%
	90-119 Days Delinquent	27	\$235,646.41	0.43%
	120-149 Days Delinquent	25	\$202,253.66	0.37%
	150-179 Days Delinquent	28	\$290,535.24	0.53%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	17	\$177,785.48	0.33%
G.	Interim Charge-Offs	1	\$7,598.08	0.01%
H.	TOTAL REPAYMENT	8,635	\$54,568,632.95	99.88%
I.	TOTAL PORTFOLIO	8,639	\$54,636,359.70	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$55,488,887
B.	1 Total Private Principal Outstanding Balance	\$54,407,345
	2 Total Fund Accounts Balance	\$2,129,609
	3 Total Principal and Accrued Interest Balance	\$54,636,360
	4 Number of Loans	8,639
	5 Number of Borrowers	7,793
C.	1 Borrower Payments- Principal	\$1,178,790
	2 Borrower Payments- Interest	\$276,056
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$46,397
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	5.59%
	2 Weighted Average Remaining Maturity (WARM)	73
F.	1 Senior Notes Outstanding	\$10,188,887
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,649,134
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.17%
	6 Senior Asset Percentage	557.12%
	7 Total Asset Percentage	102.23%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
August 31, 2019

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	October-18	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19
	Reporting Date	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	9/25/2019
A.	1 Asset Backed Securities	\$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	\$55,488,887
B.	1 Total Private Principal Balance	\$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	\$54,407,345
	2 Total Fund Accounts Balance	\$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	\$2,129,609
	3 Total Principal and Accrued Interest Balance	\$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	\$54,636,360
	4 Number of Loans	9,708	9,603	9,503	9,384	9,269	9,167	9,064	8,936	8,839	8,742	8,639
	5 Number of Borrowers	8,737	8,650	8,558	8,460	8,355	8,265	8,174	8,057	7,972	7,890	7,793
C.	1 Borrower Payments- Principal	\$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	\$1,178,790
	2 Borrower Payments- Interest	\$330,871	\$325,761	\$304,574	\$320,788	\$314,551	\$293,235	\$312,487	\$298,106	\$278,897	\$283,742	\$276,056
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$56,378	\$55,357	\$54,234	\$52,997	\$51,995	\$50,886	\$49,707	\$48,552	\$48,554	\$47,487	\$46,397
	3 Cash Release to Access Group	\$11,076	\$57,689	\$13,160	\$46,690	\$22,827	\$25,847	\$83,885	\$308,910	\$80,629	\$55,252	\$0
E.	1 Weighted Average Coupon (WAC)	5.41%	5.41%	5.41%	5.82%	5.82%	5.82%	5.70%	5.70%	5.70%	5.59%	5.59%
	2 Weighted Average Remaining Maturity (WARM)	80	79	77	77	78	75	75	75	73	73	73
F.	1 Senior Notes Outstanding	\$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	\$10,188,887
	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	\$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	\$1,649,134
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.97%	5.01%	5.01%	5.38%	5.42%	5.39%	5.28%	5.17%	5.26%	5.15%	5.17%
	6 Senior Asset Percentage	297.07%	313.89%	327.43%	338.47%	362.85%	376.45%	400.74%	428.47%	466.76%	493.70%	557.12%
	7 Subordinate Asset Percentage	102.34%	102.49%	102.43%	102.46%	102.45%	102.47%	102.50%	102.63%	102.26%	102.20%	102.23%