

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2019
Collection Period: 09/01/19 to 09/30/19

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance					August 31, 2019	Change	September 30, 2019	
1	Principal Balance				\$54,407,344.94	(\$1,120,620.91)	\$53,286,724.03	
2	Accrued Interest				\$229,014.76	(\$7,306.70)	\$221,708.06	
3	Total Principal And Accrued Interest Balance				\$54,636,359.70	(\$1,127,927.61)	\$53,508,432.09	
4	Fund Accounts Balance				\$2,129,608.91	(\$80,315.64)	\$2,049,293.27	
5	Total Student Loans And Fund Balance				\$56,765,968.61	(\$1,208,243.25)	\$55,557,725.36	

B. Student Loan Portfolio and Fund Balance					August 31, 2019	Change	September 30, 2019	
1	Weighted Average Coupon (WAC)				5.59%	0.00%	5.59%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		73	(3)	70	
3	Number of Loans				8,639	(81)	8,558	
4	Number of Borrowers				7,793	(72)	7,721	

C. Notes and Certificates			9/30/2019	Balance	Balance	Balance	% of
		CUSIP	Interest Rate	August 31, 2019	Change	September 30, 2019	O/S Securities
1	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-1 FRN	00432CAT8	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-2 VRN	00432CAU5	\$5,090,970.84	(\$640,856.32)	\$4,450,114.52	8.2%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3 VRN	00432CAV3	\$5,097,916.22	(\$641,730.61)	\$4,456,185.61	8.2%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B ARC	00432CAW1	\$45,300,000.00	\$0.00	\$45,300,000.00	83.6%
5	Total Notes and Certificates		3.25297%	\$55,488,887.06	(\$1,282,586.93)	\$54,206,300.13	100.0%

D. Fund Accounts Balance					August 31, 2019	Change	September 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				\$46,254.84	(\$1,090.10)	\$45,164.74	
4	Collection Account				\$1,562,076.91	(\$71,714.80)	1,490,362.11	
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				\$121,277.16	(\$7,510.74)	\$113,766.42	
12	Class B Principal Account				\$0.00	\$0.00	\$0.00	
13	Total Fund Accounts Balance				\$2,129,608.91	(\$80,315.64)	\$2,049,293.27	

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2019
	1 Borrower Payments - Total	(\$1,077,798.92)
	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	(\$1,077,798.92)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$605.66
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$8,321.16)
	4b Adjustments - Write-offs	(\$35,106.49)
	4 Total Adjustments	(\$43,427.65)
	5 Total Non-Cash Principal Activity	(\$42,821.99)
C.	Total Student Loan Principal Activity	(\$1,120,620.91)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$266,610.52)
	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	(\$266,610.52)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	257,935.03
	2 Capitalized Interest	(\$605.66)
	3a Small Balance and Other Adjustments	(\$8.75)
	3b Adjustments - Write-offs	(\$736.80)
	3 Total Adjustments	(\$745.55)
	4 Fee Accruals	\$2,720.00
	5 Total Non-Cash Interest Activity	\$259,303.82
F.	Total Student Loan Interest Activity	(\$7,306.70)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2019		
	Transfers to Other Funds	\$1,461,022.45		
	1a Amount received in the collection account related to the collection period	(\$1,461,022.45)		
	1b Earnings	\$1,049,716.35		
	1c Recoveries	\$4,369.93		
	1d Misc. Payments Received/Due	\$40,528.28		
	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	\$1,094,614.56		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$45,339.45	\$45,339.45	\$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		\$11,666.72	\$11,666.72	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$11,682.63	\$11,682.63	\$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		\$101,154.90	\$101,154.90	\$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)	\$923,537.70	\$923,537.70	\$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	\$1,094,614.56	\$1,094,614.56	\$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)	\$1,094,614.56	\$0.00
B.	First	Administrative Allowance	\$46,572.61	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$11,666.72	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$11,682.63	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$23,349.35	
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	\$101,154.90	\$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]	\$461,454.08	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$462,083.62	\$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:	\$923,537.70	
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	\$8,906,300.13		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$248,237.14		
5 Plus investment earnings and late fees	\$6,566.89		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$19,982.52		
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	\$53,508,432.09	\$53,508,432.09	
2 Fund Balances	\$2,053,140.16	\$944,856.23	
3 Senior Notes Interest and Fees Accrued	\$5,803.40	\$5,803.40	
4 Senior Notes Outstanding	\$8,906,300.13	\$7,982,762.43	
Senior Asset Percentage	623.78%	682.06%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$53,508,432.09	\$53,508,432.09	
2 Fund Balances	\$2,053,140.16	\$944,856.23	
3 All Notes Interest and Fees Accrued	\$51,119.73	\$51,119.73	
4 All Notes Outstanding	\$54,206,300.13	\$53,282,762.43	
Subordinate Asset Percentage	102.41%	102.10%	

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	8,558	\$53,286,724.03	100.00%
	2 Total By Loan Type Distribution	8,558	\$53,286,724.03	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	\$204,418.20	0.38%
	5 Repayment	8,528	\$52,997,395.36	99.46%
	6 Interim Charge-Offs	5	\$47,630.46	0.09%
	7 Total By Borrower Status Distribution	8,558	\$53,286,724.03	100.00%
C. School Type Distribution:				
	1 Graduate	8,516	\$52,982,827.20	99.43%
	2 Undergraduate	42	\$303,896.83	0.57%
	3 Total By Loan Type Distribution	8,558	\$53,286,724.03	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	\$42,367.48	0.08%
B.	Grace			
	Current	2	\$25,547.83	0.05%
C.	TOTAL INTERIM	4	\$67,915.31	0.13%
D.	REPAYMENT:			
	Active			
	Current	7,792	\$47,741,993.40	89.22%
	1-29 Days Delinquent	494	\$3,456,029.39	6.46%
	30-59 Days Delinquent	118	\$968,059.18	1.81%
	60-89 Days Delinquent	47	\$333,616.15	0.62%
	90-119 Days Delinquent	30	\$209,774.35	0.39%
	120-149 Days Delinquent	19	\$188,268.64	0.35%
	150-179 Days Delinquent	28	\$283,597.63	0.53%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	21	\$210,732.11	0.39%
G.	Interim Charge-Offs	5	\$48,445.93	0.09%
H.	TOTAL REPAYMENT	8,554	\$53,440,516.78	99.87%
I.	TOTAL PORTFOLIO	8,558	\$53,508,432.09	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$54,206,300
B.	1 Total Private Principal Outstanding Balance	\$53,286,724
	2 Total Fund Accounts Balance	\$2,049,293
	3 Total Principal and Accrued Interest Balance	\$53,508,432
	4 Number of Loans	8,558
	5 Number of Borrowers	7,721
C.	1 Borrower Payments- Principal	\$1,077,799
	2 Borrower Payments- Interest	\$266,611
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$45,339
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	5.59%
	2 Weighted Average Remaining Maturity (WARM)	70
F.	1 Senior Notes Outstanding	\$8,906,300
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,282,587
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.17%
	6 Senior Asset Percentage	623.78%
	7 Total Asset Percentage	102.41%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19
	Reporting Date	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	10/25/2019
A.	1 Asset Backed Securities	\$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	\$54,206,300
B.	1 Total Private Principal Balance	\$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	\$53,286,724
	2 Total Fund Accounts Balance	\$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	\$2,049,293
	3 Total Principal and Accrued Interest Balance	\$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	\$53,508,432
	4 Number of Loans	9,603	9,503	9,384	9,269	9,167	9,064	8,936	8,839	8,742	8,639	8,558
	5 Number of Borrowers	8,650	8,558	8,460	8,355	8,265	8,174	8,057	7,972	7,890	7,793	7,721
C.	1 Borrower Payments- Principal	\$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	\$1,077,799
	2 Borrower Payments- Interest	\$325,761	\$304,574	\$320,788	\$314,551	\$293,235	\$312,487	\$298,106	\$278,897	\$283,742	\$276,056	\$266,611
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$55,357	\$54,234	\$52,997	\$51,995	\$50,886	\$49,707	\$48,552	\$48,554	\$47,487	\$46,397	\$45,339
	3 Cash Release to Access Group	\$57,689	\$13,160	\$46,690	\$22,827	\$25,847	\$83,885	\$308,910	\$80,629	\$55,252	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.41%	5.41%	5.82%	5.82%	5.82%	5.70%	5.70%	5.70%	5.59%	5.59%	5.59%
	2 Weighted Average Remaining Maturity (WARM)	79	77	77	78	75	75	75	73	73	73	70
F.	1 Senior Notes Outstanding	\$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	\$8,906,300
	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	\$1,831,255	\$1,332,715	\$949,959	\$1,850,006	\$871,889	\$1,385,477	\$1,346,895	\$1,556,571	\$874,326	\$1,649,134	\$1,282,587
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.01%	5.01%	5.38%	5.42%	5.39%	5.28%	5.17%	5.26%	5.15%	5.17%	5.17%
	6 Senior Asset Percentage	313.89%	327.43%	338.47%	362.85%	376.45%	400.74%	428.47%	466.76%	493.70%	557.12%	623.78%
	7 Subordinate Asset Percentage	102.49%	102.43%	102.46%	102.45%	102.47%	102.50%	102.63%	102.26%	102.20%	102.23%	102.41%