

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 27, 2020
Collection Period: 12/01/19 to 12/31/19

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						November 30, 2019	Change	December 31, 2019		
1	Principal Balance					\$51,057,316.71	(\$1,074,112.80)	\$49,983,203.91		
2	Accrued Interest					\$206,849.94	(\$7,531.83)	\$199,318.11		
3	Total Principal And Accrued Interest Balance					\$51,264,166.65	(\$1,081,644.63)	\$50,182,522.02		
4	Fund Accounts Balance					\$1,943,036.77	\$385,979.02	\$2,329,015.79		
5	Total Student Loans And Fund Balance					\$53,207,203.42	(\$695,665.61)	\$52,511,537.81		
B. Student Loan Portfolio and Fund Balance										
						November 30, 2019	Change	December 31, 2019		
1	Weighted Average Coupon (WAC)					5.22%	0.00%	5.22%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		70	(3)	67		
3	Number of Loans					8,379	(86)	8,293		
4	Number of Borrowers					7,565	(77)	7,488		
C. Notes and Certificates										
						12/31/2019	Balance	Balance	Balance	% of
							November 30, 2019	Change	December 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	2.78700%		\$3,238,113.74	(\$383,918.97)	\$2,854,194.77	5.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.78700%		\$3,242,531.35	(\$384,442.73)	\$2,858,088.62	5.6%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	4.09800%		\$45,300,000.00	\$0.00	\$45,300,000.00	88.8%
5	Total Notes and Certificates				3.95120%		\$51,780,645.09	(\$768,361.70)	\$51,012,283.39	100.0%
D. Fund Accounts Balance										
						November 30, 2019	Change	December 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					\$43,173.04	(\$948.25)	\$42,224.79		
4	Collection Account					\$1,353,218.57	\$391,556.93	1,744,775.50		
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					\$146,645.16	(\$4,629.66)	\$142,015.50		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$1,943,036.77	\$385,979.02	\$2,329,015.79		

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	December 31, 2019
	1 Borrower Payments - Total	(\$1,072,274.03)
	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	(\$1,072,274.03)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$8,870.15
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$44.54)
	4b Adjustments - Write-offs	(\$10,664.38)
	4 Total Adjustments	(\$10,708.92)
	5 Total Non-Cash Principal Activity	(\$1,838.77)
C.	Total Student Loan Principal Activity	(\$1,074,112.80)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$235,921.44)
	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	(\$235,921.44)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	234,491.22
	2 Capitalized Interest	(\$8,870.15)
	3a Small Balance and Other Adjustments	(\$21.71)
	3b Adjustments - Write-offs	(\$9.75)
	3 Total Adjustments	(\$31.46)
	4 Fee Accruals	\$2,800.00
	5 Total Non-Cash Interest Activity	\$228,389.61
F.	Total Student Loan Interest Activity	(\$7,531.83)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2019		
	Transfers to Other Funds	\$970,537.02		
	1a Amount received in the collection account related to the collection period	(\$970,537.02)		
	1b Earnings	\$1,297,424.18		
	1c Recoveries	\$2,773.05		
	1d Misc. Payments Received/Due	\$51,151.87		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$26.45)		
	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	\$1,351,322.65		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$42,547.76	\$42,547.76	\$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		\$7,070.79	\$7,070.79	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$7,080.44	\$7,080.44	\$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		\$142,187.64	\$142,187.64	\$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)	\$1,151,202.86	\$1,151,202.86	\$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	\$1,351,322.65	\$1,351,322.65	\$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)	\$1,351,322.65	\$0.00
B.	First	Administrative Allowance	\$43,780.92	\$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]	\$7,070.79	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$7,080.44	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$14,151.23	
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	\$142,187.64	\$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]	\$575,209.06	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$575,993.79	\$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:	\$1,151,202.85	
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	\$5,712,283.39		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$217,732.02		
5 Plus investment earnings and late fees	\$5,412.43		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$18,743.70		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.78%		
Net Loan Rate	4.78%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$50,182,522.02	\$50,182,522.02	
2 Fund Balances	\$2,331,628.22	\$979,568.12	
3 Senior Notes Interest and Fees Accrued	\$3,786.88	\$3,786.88	
4 Senior Notes Outstanding	\$5,712,283.39	\$4,561,080.54	
Senior Asset Percentage	919.25%	1121.63%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$50,182,522.02	\$50,182,522.02	
2 Fund Balances	\$2,331,628.22	\$979,568.12	
3 All Notes Interest and Fees Accrued	\$101,124.72	\$101,124.72	
4 All Notes Outstanding	\$51,012,283.39	\$49,861,080.54	
Subordinate Asset Percentage	102.75%	102.41%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	8,293	\$49,983,203.91	100.00%
2 Total By Loan Type Distribution	8,293	\$49,983,203.91	100.00%
B. Borrower Status Distribution:			
1 In-School	6	\$75,679.28	0.15%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	18	\$159,788.51	0.32%
5 Repayment	8,265	\$49,725,189.55	99.48%
6 Interim Charge-Offs	4	\$22,546.57	0.05%
7 Total By Borrower Status Distribution	8,293	\$49,983,203.91	100.00%
C. School Type Distribution:			
1 Graduate	8,253	\$49,705,510.91	99.44%
2 Undergraduate	40	\$277,693.00	0.56%
3 Total By Loan Type Distribution	8,293	\$49,983,203.91	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	6	\$107,537.00	0.21%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	6	\$107,537.00	0.21%	
D. REPAYMENT:				
Active				
Current	7,543	\$44,691,644.25	89.06%	
1-29 Days Delinquent	468	\$3,050,319.21	6.08%	
30-59 Days Delinquent	129	\$1,026,222.84	2.04%	
60-89 Days Delinquent	57	\$438,347.88	0.87%	
90-119 Days Delinquent	23	\$237,394.17	0.47%	
120-149 Days Delinquent	24	\$229,100.59	0.46%	
150-179 Days Delinquent	21	\$213,638.51	0.43%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	18	\$165,278.08	0.33%	
G. Interim Charge-Offs	4	\$23,039.49	0.05%	
H. TOTAL REPAYMENT	8,287	\$50,074,985.02	99.79%	
I. TOTAL PORTFOLIO	8,293	\$50,182,522.02	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$51,012,283
B.	1 Total Private Principal Outstanding Balance	\$49,983,204
	2 Total Fund Accounts Balance	\$2,329,016
	3 Total Principal and Accrued Interest Balance	\$50,182,522
	4 Number of Loans	8,293
	5 Number of Borrowers	7,488
C.	1 Borrower Payments- Principal	\$1,072,274
	2 Borrower Payments- Interest	\$235,921
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$42,548
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	5.22%
	2 Weighted Average Remaining Maturity (WARM)	67
F.	1 Senior Notes Outstanding	\$5,712,283
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$768,362
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.78%
	6 Senior Asset Percentage	919.25%
	7 Total Asset Percentage	102.75%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19
	Reporting Date	3/25/2019	4/25/2019	5/28/2019	6/25/2019	7/25/2019	8/26/2019	9/25/2019	10/25/2019	11/25/2019	12/26/2019	1/27/2020
A.	1 Asset Backed Securities	\$63,173,180	\$62,301,290	\$60,915,813	\$59,568,918	\$58,012,347	\$57,138,021	\$55,488,887	\$54,206,300	\$53,282,762	\$51,780,645	\$51,012,283
B.	1 Total Private Principal Balance	\$62,396,125	\$61,065,503	\$59,651,277	\$58,264,313	\$56,984,881	\$55,676,766	\$54,407,345	\$53,286,724	\$52,148,824	\$51,057,317	\$49,983,204
	2 Total Fund Accounts Balance	\$2,219,934	\$2,673,855	\$2,686,956	\$2,630,636	\$2,107,746	\$2,534,686	\$2,129,609	\$2,049,293	\$2,303,477	\$1,943,037	\$2,329,016
	3 Total Principal and Accrued Interest Balance	\$62,635,859	\$61,335,654	\$59,896,938	\$58,509,162	\$57,231,570	\$55,913,962	\$54,636,360	\$53,508,432	\$52,362,546	\$51,264,167	\$50,182,522
	4 Number of Loans	9,269	9,167	9,064	8,936	8,839	8,742	8,639	8,558	8,464	8,379	8,293
	5 Number of Borrowers	8,355	8,265	8,174	8,057	7,972	7,890	7,793	7,721	7,636	7,565	7,488
C.	1 Borrower Payments- Principal	\$1,140,819	\$1,283,814	\$1,344,034	\$1,347,530	\$1,226,372	\$1,270,574	\$1,178,790	\$1,077,799	\$1,060,930	\$1,020,759	\$1,072,274
	2 Borrower Payments- Interest	\$314,551	\$293,235	\$312,487	\$298,106	\$278,897	\$283,742	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$51,995	\$50,886	\$49,707	\$48,552	\$48,554	\$47,487	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548
	3 Cash Release to Access Group	\$22,827	\$25,847	\$83,885	\$308,910	\$80,629	\$55,252	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.82%	5.82%	5.70%	5.70%	5.70%	5.59%	5.59%	5.59%	5.22%	5.22%	5.22%
	2 Weighted Average Remaining Maturity (WARM)	78	75	75	75	73	73	73	70	70	70	67
F.	1 Senior Notes Outstanding	\$17,873,180	\$17,001,290	\$15,615,813	\$14,268,918	\$12,712,347	\$11,838,021	\$10,188,887	\$8,906,300	\$7,982,762	\$6,480,645	\$5,712,283
	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	\$1,850,006	\$871,889	\$1,385,477	\$1,346,895	\$1,556,571	\$874,326	\$1,649,134	\$1,282,587	\$923,538	\$1,502,117	\$768,362
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.42%	5.39%	5.28%	5.17%	5.26%	5.15%	5.17%	5.17%	4.78%	4.81%	4.78%
	6 Senior Asset Percentage	362.85%	376.45%	400.74%	428.47%	466.76%	493.70%	557.12%	623.78%	684.77%	821.00%	919.25%
	7 Subordinate Asset Percentage	102.45%	102.47%	102.50%	102.63%	102.26%	102.20%	102.23%	102.41%	102.50%	102.59%	102.75%