

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: February 25, 2020
Collection Period: 01/01/20 to 01/31/20

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						December 31, 2019	Change	January 31, 2020	
1	Principal Balance					\$49,983,203.91	(\$1,104,738.40)	\$48,878,465.51	
2	Accrued Interest					\$199,318.11	(\$9,432.50)	\$189,885.61	
3	Total Principal And Accrued Interest Balance					\$50,182,522.02	(\$1,114,170.90)	\$49,068,351.12	
4	Fund Accounts Balance					\$2,329,015.79	\$5,045.67	\$2,334,061.46	
5	Total Student Loans And Fund Balance					\$52,511,537.81	(\$1,109,125.23)	\$51,402,412.58	
B. Student Loan Portfolio and Fund Balance									
						December 31, 2019	Change	January 31, 2020	
1	Weighted Average Coupon (WAC)					5.22%	-0.23%	4.99%	
2	Weighted Average Remaining Maturity (WARM)					67	0	67	
3	Number of Loans					8,293	(94)	8,199	
4	Number of Borrowers					7,488	(80)	7,408	
C. Notes and Certificates									
						1/31/2020	Balance	Balance	Balance
						December 31, 2019	Change	January 31, 2020	% 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	2.76200%	\$2,854,194.77	(\$575,209.06)	\$2,278,985.71	4.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.76200%	\$2,858,088.62	(\$575,993.79)	\$2,282,094.83	4.6%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	4.10300%	\$45,300,000.00	\$0.00	\$45,300,000.00	90.9%
5	Total Notes and Certificates				3.98033%	\$51,012,283.39	(\$1,151,202.85)	\$49,861,080.54	100.0%
D. Fund Accounts Balance									
						December 31, 2019	Change	January 31, 2020	
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					\$42,224.79	(\$909.59)	\$41,315.20	
4	Collection Account					\$1,744,775.50	\$5,783.12	1,750,558.62	
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					\$142,015.50	\$172.14	\$142,187.64	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	Total Fund Accounts Balance					\$2,329,015.79	\$5,045.67	\$2,334,061.46	

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	January 31, 2020
	1 Borrower Payments - Total	(\$1,085,881.72)
	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	(\$1,085,881.72)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$1,722.76
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$338.23)
	4b Adjustments - Write-offs	(\$20,241.21)
	4 Total Adjustments	(\$20,579.44)
	5 Total Non-Cash Principal Activity	(\$18,856.68)
C.	Total Student Loan Principal Activity	(\$1,104,738.40)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$229,629.57)
	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	(\$229,629.57)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	219,760.31
	2 Capitalized Interest	(\$1,722.76)
	3a Small Balance and Other Adjustments	\$257.09
	3b Adjustments - Write-offs	(\$952.57)
	3 Total Adjustments	(\$695.48)
	4 Fee Accruals	\$2,855.00
	5 Total Non-Cash Interest Activity	\$220,197.07
F.	Total Student Loan Interest Activity	(\$9,432.50)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2020		
	Transfers to Other Funds	\$1,351,322.65		
	1a Amount received in the collection account related to the collection period	(\$1,351,322.65)		
	1b Earnings	\$1,640,844.22		
	1c Recoveries	\$2,612.43		
	1d Misc. Payments Received/Due	\$38,982.04		
	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	\$1,682,438.69		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$41,652.67	\$41,652.67	\$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		\$5,070.62	\$5,070.62	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$5,077.53	\$5,077.53	\$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		\$144,026.82	\$144,026.82	\$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)	\$1,485,377.89	\$1,485,377.89	\$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	\$1,682,438.69	\$1,682,438.69	\$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)	\$1,682,438.69	\$0.00
B.	First	Administrative Allowance	\$42,885.83	\$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]	\$5,070.62	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$5,077.53	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$10,148.15	
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	\$144,026.82	\$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]	\$742,182.68	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$743,195.21	\$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:	\$1,485,377.89	
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	\$4,561,080.54		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$203,473.82		
5 Plus investment earnings and late fees	\$5,785.62		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$18,329.42		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.57%		
Net Loan Rate	4.57%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$49,068,351.12	\$49,068,351.12	
2 Fund Balances	\$2,336,992.08	\$655,497.48	
3 Senior Notes Interest and Fees Accrued	\$2,740.59	\$2,740.59	
4 Senior Notes Outstanding	\$4,561,080.54	\$3,075,702.65	
Senior Asset Percentage	1126.98%	1616.58%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$49,068,351.12	\$49,068,351.12	
2 Fund Balances	\$2,336,992.08	\$655,497.48	
3 All Notes Interest and Fees Accrued	\$115,567.26	\$115,567.26	
4 All Notes Outstanding	\$49,861,080.54	\$48,375,702.65	
Subordinate Asset Percentage	102.87%	102.55%	

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	8,199	\$48,878,465.51	100.00%
	2 Total By Loan Type Distribution	8,199	\$48,878,465.51	100.00%
B. Borrower Status Distribution:				
	1 In-School	4	\$37,280.01	0.08%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	19	\$179,449.57	0.37%
	5 Repayment	8,173	\$48,622,533.20	99.48%
	6 Interim Charge-Offs	3	\$39,202.73	0.08%
7 Total By Borrower Status Distribution	8,199	\$48,878,465.51	100.00%	
C. School Type Distribution:				
	1 Graduate	8,159	\$48,603,744.74	99.44%
	2 Undergraduate	40	\$274,720.77	0.56%
3 Total By Loan Type Distribution	8,199	\$48,878,465.51	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	4	\$68,635.24 0.14%	
B.	Grace			
	Current	0	\$0.00 0.00%	
C.	TOTAL INTERIM	4	\$68,635.24 0.14%	
D.	REPAYMENT:			
	Active			
	Current	7,486	\$43,783,661.38 89.23%	
	1-29 Days Delinquent	428	\$2,889,877.84 5.89%	
	30-59 Days Delinquent	144	\$1,066,669.25 2.17%	
	60-89 Days Delinquent	44	\$346,105.53 0.71%	
	90-119 Days Delinquent	25	\$239,412.81 0.49%	
	120-149 Days Delinquent	24	\$235,538.58 0.48%	
	150-179 Days Delinquent	22	\$213,165.69 0.43%	
	> 180 Days Delinquent	0	\$0.00 0.00%	
E.	Deferment:			
	Current	0	\$0.00 0.00%	
F.	Forbearance:			
	Current	19	\$186,028.15 0.38%	
G.	Interim Charge-Offs	3	\$39,256.65 0.08%	
H.	TOTAL REPAYMENT	8,195	\$48,999,715.88 99.86%	
I.	TOTAL PORTFOLIO	8,199	\$49,068,351.12 100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$49,861,081
B.	1 Total Private Principal Outstanding Balance	\$48,878,466
	2 Total Fund Accounts Balance	\$2,334,061
	3 Total Principal and Accrued Interest Balance	\$49,068,351
	4 Number of Loans	8,199
	5 Number of Borrowers	7,408
C.	1 Borrower Payments- Principal	\$1,085,882
	2 Borrower Payments- Interest	\$229,630
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$41,653
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.99%
	2 Weighted Average Remaining Maturity (WARM)	67
F.	1 Senior Notes Outstanding	\$4,561,081
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,151,203
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.57%
	6 Senior Asset Percentage	1126.98%
	7 Total Asset Percentage	102.87%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
January 31, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19	January-20
	Reporting Date	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	2/25/2020
A.	1 Asset Backed Securities	\$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	\$49,861,081
B.	1 Total Private Principal Balance	\$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	\$48,878,466
	2 Total Fund Accounts Balance	\$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	\$2,334,061
	3 Total Principal and Accrued Interest Balance	\$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	\$49,068,351
	4 Number of Loans	9,167	9,064	8,936	8,839	8,742	8,639	8,558	8,464	8,379	8,293	8,199
	5 Number of Borrowers	8,265	8,174	8,057	7,972	7,890	7,793	7,721	7,636	7,565	7,488	7,408
C.	1 Borrower Payments- Principal	\$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	\$1,085,882
	2 Borrower Payments- Interest	\$293,235	\$312,487	\$298,106	\$278,897	\$283,742	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921	\$229,630
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$50,886	\$49,707	\$48,552	\$48,554	\$47,487	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548	\$41,653
	3 Cash Release to Access Group	\$25,847	\$83,885	\$308,910	\$80,629	\$55,252	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.82%	5.70%	5.70%	5.70%	5.59%	5.59%	5.59%	5.22%	5.22%	5.22%	4.99%
	2 Weighted Average Remaining Maturity (WARM)	75	75	75	73	73	73	70	70	70	67	67
F.	1 Senior Notes Outstanding	\$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	\$4,561,081
	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	\$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	\$1,151,203
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.39%	5.28%	5.17%	5.26%	5.15%	5.17%	5.17%	4.78%	4.81%	4.78%	4.57%
	6 Senior Asset Percentage	376.45%	400.74%	428.47%	466.76%	493.70%	557.12%	623.78%	684.77%	821.00%	919.25%	1126.98%
	7 Subordinate Asset Percentage	102.47%	102.50%	102.63%	102.26%	102.20%	102.23%	102.41%	102.50%	102.59%	102.75%	102.87%