

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: March 25, 2020
Collection Period: 02/01/20 to 02/29/20

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						January 31, 2020	Change	February 29, 2020		
1	Principal Balance					\$48,878,465.51	(\$1,141,458.59)	\$47,737,006.92		
2	Accrued Interest					\$189,885.61	(\$11,063.45)	\$178,822.16		
3	Total Principal And Accrued Interest Balance					\$49,068,351.12	(\$1,152,522.04)	\$47,915,829.08		
4	Fund Accounts Balance					\$2,334,061.46	(\$321,964.33)	\$2,012,097.13		
5	Total Student Loans And Fund Balance					\$51,402,412.58	(\$1,474,486.37)	\$49,927,926.21		
B. Student Loan Portfolio and Fund Balance										
						January 31, 2020	Change	February 29, 2020		
1	Weighted Average Coupon (WAC)					4.99%	0.00%	4.99%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	67	0	68		
3	Number of Loans					8,199	(95)	8,104		
4	Number of Borrowers					7,408	(91)	7,317		
C. Notes and Certificates										
						2/29/2020	Balance	Balance	Balance	% of
							January 31, 2020	Change	February 29, 2020	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	2.77700%		\$2,278,985.71	(\$742,182.68)	\$1,536,803.03	3.2%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.77700%		\$2,282,094.83	(\$743,195.21)	\$1,538,899.62	3.2%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	4.15600%		\$45,300,000.00	\$0.00	\$45,300,000.00	93.6%
5	Total Notes and Certificates				4.06832%		\$49,861,080.54	(\$1,485,377.89)	\$48,375,702.65	100.0%
D. Fund Accounts Balance										
						January 31, 2020	Change	February 29, 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					\$41,315.20	(\$894.79)	\$40,420.41		
4	Collection Account					\$1,750,558.62	(\$322,908.72)	1,427,649.90		
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					\$142,187.64	\$1,839.18	\$144,026.82		
12	Class B Principal Account					\$0.00	\$0.00	\$0.00		
13	Total Fund Accounts Balance					\$2,334,061.46	(\$321,964.33)	\$2,012,097.13		

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	February 29, 2020	
1	Borrower Payments - Total		(\$1,098,040.25)
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		(\$1,098,040.25)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$2,420.85
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$331.17)	
4b	Adjustments - Write-offs	(\$45,508.02)	
4	Total Adjustments		(\$45,839.19)
5	Total Non-Cash Principal Activity		(\$43,418.34)
C.	Total Student Loan Principal Activity		(\$1,141,458.59)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$211,042.67)
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		(\$211,042.67)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		200,916.77
2	Capitalized Interest		(\$2,420.85)
3a	Small Balance and Other Adjustments	\$183.79	
3b	Adjustments - Write-offs	(\$1,050.49)	
3	Total Adjustments		(\$866.70)
4	Fee Accruals		\$2,350.00
5	Total Non-Cash Interest Activity		\$199,979.22
F.	Total Student Loan Interest Activity		(\$11,063.45)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	February 29, 2020		
	Transfers to Other Funds	\$1,682,438.69		
	1a Amount received in the collection account related to the collection period	(\$1,682,438.69)		
	1b Earnings	\$1,029,391.59		
	1c Recoveries	\$2,930.62		
	1d Misc. Payments Received/Due	\$47,779.17		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$262.74)		
	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	\$1,079,838.64		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$40,732.05	\$40,732.05	\$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		\$3,437.87	\$3,437.87	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$3,442.56	\$3,442.56	\$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		\$141,698.40	\$141,698.40	\$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)	\$889,294.60	\$889,294.60	\$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	\$1,079,838.64	\$1,079,838.64	\$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)	\$1,079,838.64	\$1,079,838.64	\$0.00
B.	First	Administrative Allowance	\$41,965.21	\$1,037,873.43	\$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	\$1,037,873.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$3,437.87	\$1,034,435.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$3,442.56	\$1,030,993.00	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$6,880.43		
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	\$1,030,993.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,030,993.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,030,993.00	\$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	\$141,698.40	\$889,294.60	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$889,294.60	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$889,294.60	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$889,294.60	\$0.00
I.	Eighth	Reserved	\$0.00	\$889,294.60	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$889,294.60	\$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	\$889,294.60	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$444,344.20	\$444,950.40	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$444,950.40	\$0.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$889,294.60		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$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	\$3,075,702.65		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$198,717.01		
5 Plus investment earnings and late fees	\$5,080.30		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$17,901.38		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.58%		
Net Loan Rate	4.58%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$47,915,829.08	\$47,915,829.08	
2 Fund Balances	\$2,014,827.43	\$931,739.75	
3 Senior Notes Interest and Fees Accrued	\$2,177.20	\$2,177.20	
4 Senior Notes Outstanding	\$3,075,702.65	\$2,186,408.05	
Senior Asset Percentage	1623.32%	2234.05%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$47,915,829.08	\$47,915,829.08	
2 Fund Balances	\$2,014,827.43	\$931,739.75	
3 All Notes Interest and Fees Accrued	\$121,634.53	\$121,634.53	
4 All Notes Outstanding	\$48,375,702.65	\$47,486,408.05	
Subordinate Asset Percentage	102.96%	102.61%	

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	8,104	\$47,737,006.92	100.00%
	2 Total By Loan Type Distribution	8,104	\$47,737,006.92	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	16	\$131,806.89	0.28%
	5 Repayment	8,080	\$47,528,269.68	99.56%
	6 Interim Charge-Offs	4	\$39,650.34	0.08%
	7 Total By Borrower Status Distribution	8,104	\$47,737,006.92	100.00%
C. School Type Distribution:	1 Graduate	8,064	\$47,466,214.88	99.43%
	2 Undergraduate	40	\$270,792.04	0.57%
	3 Total By Loan Type Distribution	8,104	\$47,737,006.92	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	\$68,799.84	0.14%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$68,799.84	0.14%	
D. REPAYMENT:				
Active				
Current	7,697	\$44,762,185.68	93.42%	
1-29 Days Delinquent	131	\$851,064.53	1.78%	
30-59 Days Delinquent	120	\$895,430.78	1.87%	
60-89 Days Delinquent	61	\$493,783.20	1.03%	
90-119 Days Delinquent	29	\$257,514.45	0.54%	
120-149 Days Delinquent	23	\$202,731.32	0.42%	
150-179 Days Delinquent	19	\$207,242.13	0.43%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	16	\$137,414.31	0.29%	
G. Interim Charge-Offs	4	\$39,662.84	0.08%	
H. TOTAL REPAYMENT	8,100	\$47,847,029.24	99.86%	
I. TOTAL PORTFOLIO	8,104	\$47,915,829.08	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$48,375,703
B.	1 Total Private Principal Outstanding Balance	\$47,737,007
	2 Total Fund Accounts Balance	\$2,012,097
	3 Total Principal and Accrued Interest Balance	\$47,915,829
	4 Number of Loans	8,104
	5 Number of Borrowers	7,317
C.	1 Borrower Payments- Principal	\$1,098,040
	2 Borrower Payments- Interest	\$211,043
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$40,732
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.99%
	2 Weighted Average Remaining Maturity (WARM)	68
F.	1 Senior Notes Outstanding	\$3,075,703
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,485,378
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.58%
	6 Senior Asset Percentage	1623.32%
	7 Total Asset Percentage	102.96%

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Portfolio Trend Analysis Report
February 29, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19	January-20	February-20
	Reporting Date	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	3/25/2020
A.	1 Asset Backed Securities	\$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	\$48,375,703
B.	1 Total Private Principal Balance	\$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	\$47,737,007
	2 Total Fund Accounts Balance	\$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	\$2,012,097
	3 Total Principal and Accrued Interest Balance	\$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	\$47,915,829
	4 Number of Loans	9,064	8,936	8,839	8,742	8,639	8,558	8,464	8,379	8,293	8,199	8,104
	5 Number of Borrowers	8,174	8,057	7,972	7,890	7,793	7,721	7,636	7,565	7,488	7,408	7,317
C.	1 Borrower Payments- Principal	\$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	\$1,098,040
	2 Borrower Payments- Interest	\$312,487	\$298,106	\$278,897	\$283,742	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921	\$229,630	\$211,043
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$49,707	\$48,552	\$48,554	\$47,487	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548	\$41,653	\$40,732
	3 Cash Release to Access Group	\$83,885	\$308,910	\$80,629	\$55,252	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.70%	5.70%	5.70%	5.59%	5.59%	5.59%	5.22%	5.22%	5.22%	4.99%	4.99%
	2 Weighted Average Remaining Maturity (WARM)	75	75	73	73	73	70	70	70	67	67	68
F.	1 Senior Notes Outstanding	\$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	\$3,075,703
	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	\$1,385,477	\$1,346,895	\$1,556,571	\$874,326	\$1,649,134	\$1,282,587	\$923,538	\$1,502,117	\$768,362	\$1,151,203	\$1,485,378
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.28%	5.17%	5.26%	5.15%	5.17%	5.17%	4.78%	4.81%	4.78%	4.57%	4.58%
	6 Senior Asset Percentage	400.74%	428.47%	466.76%	493.70%	557.12%	623.78%	684.77%	821.00%	919.25%	1126.98%	1623.32%
	7 Subordinate Asset Percentage	102.50%	102.63%	102.26%	102.20%	102.23%	102.41%	102.50%	102.59%	102.75%	102.87%	102.96%