

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: May 26, 2020
Collection Period: 04/01/20 to 04/30/20

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						March 31, 2020	Change	April 30, 2020	
1	Principal Balance					\$46,633,103.13	(\$906,735.05)	\$45,726,368.08	
2	Accrued Interest					\$187,512.57	\$152.85	\$187,665.42	
3	Total Principal And Accrued Interest Balance					\$46,820,615.70	(\$906,582.20)	\$45,914,033.50	
4	Fund Accounts Balance					\$2,273,353.85	(\$314,984.95)	\$1,958,368.90	
5	Total Student Loans And Fund Balance					\$49,093,969.55	(\$1,221,567.15)	\$47,872,402.40	
B. Student Loan Portfolio and Fund Balance									
						March 31, 2020	Change	April 30, 2020	
1	Weighted Average Coupon (WAC)					5.00%	-0.44%	4.56%	
2	Weighted Average Remaining Maturity (WARM)					65	0	65	[includes in-school period]
3	Number of Loans					8,010	(66)	7,944	
4	Number of Borrowers					7,232	(57)	7,175	
C. Notes and Certificates									
				4/30/2020		Balance	Balance	Balance	% of
		CUSIP		Interest Rate		March 31, 2020	Change	April 30, 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	1.98725%		\$1,092,458.83	(\$614,442.29)	\$478,016.54	1.0%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3 VRN	00432CAV3	1.98725%		\$1,093,949.22	(\$615,280.54)	\$478,668.68	1.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B ARC	00432CAW1	1.85600%		\$45,300,000.00	\$0.00	\$45,300,000.00	97.9%
5	Total Notes and Certificates			1.85871%		\$47,486,408.05	(\$1,229,722.83)	\$46,256,685.22	100.0%
D. Fund Accounts Balance									
						March 31, 2020	Change	April 30, 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					\$39,499.49	(\$951.21)	\$38,548.28	
4	Collection Account					\$1,692,155.96	(\$236,652.28)	1,455,503.68	
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					\$141,698.40	(\$77,381.46)	\$64,316.94	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	Total Fund Accounts Balance					\$2,273,353.85	(\$314,984.95)	\$1,958,368.90	

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II. Series 2003-A Transactions and Accruals			
		April 30, 2020	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$880,156.69)
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		(\$880,156.69)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$8,194.93
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$3,568.19)	
4b	Adjustments - Write-offs	(\$31,205.10)	
4	Total Adjustments		(\$34,773.29)
5	Total Non-Cash Principal Activity		(\$26,578.36)
C.	Total Student Loan Principal Activity		(\$906,735.05)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$176,293.62)
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		(\$176,293.62)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		183,012.61
2	Capitalized Interest		(\$8,194.93)
3a	Small Balance and Other Adjustments	\$1,042.59	
3b	Adjustments - Write-offs	(\$1,223.80)	
3	Total Adjustments		(\$181.21)
4	Fee Accruals		\$1,810.00
5	Total Non-Cash Interest Activity		\$176,446.47
F.	Total Student Loan Interest Activity		\$152.85

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2020		
	Transfers to Other Funds	\$1,337,458.81		
	1a Amount received in the collection account related to the collection period	(\$1,337,458.81)		
	1b Earnings	\$1,346,683.87		
	1c Recoveries	\$1,359.77		
	1d Misc. Payments Received/Due	\$42,996.45		
	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	\$1,391,040.09		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$38,860.92	\$38,860.92	\$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	\$765.23	\$765.23	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$766.27	\$766.27	\$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	\$7,755.36	\$7,755.36	\$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)	\$1,341,659.15	\$1,341,659.15	\$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	\$1,391,040.09	\$1,391,040.09	\$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)	\$1,391,040.09	\$0.00
B.	First	Administrative Allowance	\$40,094.08	\$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	\$1,350,946.01
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$765.23	\$1,350,180.78
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$766.27	\$1,349,414.51
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$1,531.50	
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	\$1,349,414.51
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,349,414.51
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,349,414.51
	(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	\$7,755.36	\$1,341,659.15
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,341,659.15
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,341,659.15
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,341,659.15
I.	Eighth	Reserved	\$0.00	\$1,341,659.15
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,341,659.15
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	\$1,341,659.15
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$478,016.54	\$863,642.61
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$478,668.68	\$384,973.93
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$384,973.93	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,341,659.15	
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	\$956,685.22		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$173,717.78		
5 Plus investment earnings and late fees	\$2,023.32		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$17,147.39		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.08%		
Net Loan Rate	4.08%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$45,914,033.50	\$45,914,033.50	
2 Fund Balances	\$1,958,582.22	\$895,034.56	
3 Senior Notes Interest and Fees Accrued	\$1,059.52	\$1,059.52	
4 Senior Notes Outstanding	\$956,685.22	\$0.00	
Senior Asset Percentage	5003.90%	N/A	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$45,914,033.50	\$45,914,033.50	
2 Fund Balances	\$1,958,582.22	\$895,034.56	
3 All Notes Interest and Fees Accrued	\$66,748.52	\$66,748.52	
4 All Notes Outstanding	\$46,256,685.22	\$45,300,000.00	
Subordinate Asset Percentage	103.35%	103.18%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,944	\$45,726,368.08	100.00%
2 Total By Loan Type Distribution	7,944	\$45,726,368.08	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	751	\$5,489,420.85	12.00%
5 Repayment	7,180	\$40,141,090.80	87.79%
6 Interim Charge-Offs	9	\$58,576.42	0.13%
7 Total By Borrower Status Distribution	7,944	\$45,726,368.08	100.00%
C. School Type Distribution:			
1 Graduate	7,904	\$45,462,736.41	99.42%
2 Undergraduate	40	\$263,631.67	0.58%
3 Total By Loan Type Distribution	7,944	\$45,726,368.08	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	\$69,132.51	0.15%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$69,132.51	0.15%
D.	REPAYMENT:			
	Active			
	Current	6,679	\$37,054,987.31	80.72%
	1-29 Days Delinquent	337	\$1,969,190.95	4.29%
	30-59 Days Delinquent	82	\$529,388.47	1.15%
	60-89 Days Delinquent	34	\$266,263.02	0.58%
	90-119 Days Delinquent	14	\$139,793.54	0.30%
	120-149 Days Delinquent	21	\$202,032.57	0.44%
	150-179 Days Delinquent	12	\$87,951.12	0.19%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	751	\$5,525,117.12	12.04%
G.	Interim Charge-Offs	9	\$60,240.63	0.13%
H.	TOTAL REPAYMENT	7,939	\$45,834,964.73	99.85%
I.	TOTAL PORTFOLIO	7,943	\$45,904,097.24	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$46,256,685
B.	1 Total Private Principal Outstanding Balance	\$45,726,368
	2 Total Fund Accounts Balance	\$1,958,369
	3 Total Principal and Accrued Interest Balance	\$45,914,034
	4 Number of Loans	7,944
	5 Number of Borrowers	7,175
C.	1 Borrower Payments- Principal	\$880,157
	2 Borrower Payments- Interest	\$176,294
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$38,861
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.56%
	2 Weighted Average Remaining Maturity (WARM)	65
F.	1 Senior Notes Outstanding	\$956,685
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,229,723
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.08%
	6 Senior Asset Percentage	5003.90%
	7 Total Asset Percentage	103.35%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
April 30, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	June-19	July-19	August-19	September-19	October-19	November-19	December-19	January-20	February-20	March-20	April-20
	Reporting Date	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	4/27/2020	5/26/2020
A.	1 Asset Backed Securities	\$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	\$47,486,408	\$46,256,685
B.	1 Total Private Principal Balance	\$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	\$46,633,103	\$45,726,368
	2 Total Fund Accounts Balance	\$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	\$2,273,354	\$1,958,369
	3 Total Principal and Accrued Interest Balance	\$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	\$46,820,616	\$45,914,034
	4 Number of Loans	8,839	8,742	8,639	8,558	8,464	8,379	8,293	8,199	8,104	8,010	7,944
	5 Number of Borrowers	7,972	7,890	7,793	7,721	7,636	7,565	7,488	7,408	7,317	7,232	7,175
C.	1 Borrower Payments- Principal	\$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	\$1,108,939	\$880,157
	2 Borrower Payments- Interest	\$278,897	\$283,742	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921	\$229,630	\$211,043	\$197,779	\$176,294
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$48,554	\$47,487	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548	\$41,653	\$40,732	\$39,781	\$38,861
	3 Cash Release to Access Group	\$80,629	\$55,252	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.70%	5.59%	5.59%	5.59%	5.22%	5.22%	5.22%	4.99%	4.99%	5.00%	4.56%
	2 Weighted Average Remaining Maturity (WARM)	73	73	73	70	70	70	67	67	68	65	65
F.	1 Senior Notes Outstanding	\$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	\$2,186,408	\$956,685
	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	\$1,556,571	\$874,326	\$1,649,134	\$1,282,587	\$923,538	\$1,502,117	\$768,362	\$1,151,203	\$1,485,378	\$889,295	\$1,229,723
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.26%	5.15%	5.17%	5.17%	4.78%	4.81%	4.78%	4.57%	4.58%	4.54%	4.08%
	6 Senior Asset Percentage	466.76%	493.70%	557.12%	623.78%	684.77%	821.00%	919.25%	1126.98%	1623.32%	2245.40%	5003.90%
	7 Subordinate Asset Percentage	102.26%	102.20%	102.23%	102.41%	102.50%	102.59%	102.75%	102.87%	102.96%	103.10%	103.35%