

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: June 25, 2020
Collection Period: 05/01/20 to 05/31/20

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						April 30, 2020	Change	May 31, 2020		
1	Principal Balance					\$45,726,368.08	(\$946,028.38)	\$44,780,339.70		
2	Accrued Interest					\$187,664.94	\$26,604.45	\$214,269.39		
3	Total Principal And Accrued Interest Balance					\$45,914,033.02	(\$919,423.93)	\$44,994,609.09		
4	Fund Accounts Balance					\$1,958,368.90	(\$295,622.21)	\$1,662,746.69		
5	Total Student Loans And Fund Balance					\$47,872,401.92	(\$1,215,046.14)	\$46,657,355.78		
B. Student Loan Portfolio and Fund Balance										
						April 30, 2020	Change	May 31, 2020		
1	Weighted Average Coupon (WAC)					4.56%	0.00%	4.56%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		65	0	65		
3	Number of Loans					7,944	(86)	7,858		
4	Number of Borrowers					7,175	(76)	7,099		
C. Notes and Certificates										
						5/31/2020	Balance	Balance	Balance	
							April 30, 2020	Change	May 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	0.00000%		\$478,016.54	(\$478,016.54)	\$0.00	0.0%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	0.00000%		\$478,668.68	(\$478,668.68)	\$0.00	0.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	1.38900%		\$45,300,000.00	(\$350,000.00)	\$44,950,000.00	100.0%
5	Total Notes and Certificates				1.38900%		\$46,256,685.22	(\$1,306,685.22)	\$44,950,000.00	100.0%
D. Fund Accounts Balance										
						April 30, 2020	Change	May 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					\$38,548.28	(\$2,150.36)	\$36,397.92		
4	Collection Account					\$1,455,503.68	(\$264,128.84)	1,191,374.84		
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					\$64,316.94	(\$64,316.94)	\$0.00		
12	Class B Principal Account					\$0.00	\$34,973.93	\$34,973.93		
13	Total Fund Accounts Balance					\$1,958,368.90	(\$295,622.21)	\$1,662,746.69		

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II. Series 2003-A Transactions and Accruals			
		May 31, 2020	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$940,924.34)
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		(\$940,924.34)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$3,060.06
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$782.11)	
4b	Adjustments - Write-offs	(\$7,381.99)	
4	Total Adjustments		(\$8,164.10)
5	Total Non-Cash Principal Activity		(\$5,104.04)
C.	Total Student Loan Principal Activity		(\$946,028.38)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$154,570.05)
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		(\$154,570.05)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		184,181.07
2	Capitalized Interest		(\$3,060.06)
3a	Small Balance and Other Adjustments	\$95.54	
3b	Adjustments - Write-offs	(\$42.05)	
3	Total Adjustments		\$53.49
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$181,174.50
F.	Total Student Loan Interest Activity		\$26,604.45

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	May 31, 2020		
	Transfers to Other Funds	\$1,391,040.09		
	1a Amount received in the collection account related to the collection period	(\$1,391,040.09)		
	1b Earnings	\$857,936.21		
	1c Recoveries	\$213.32		
	1d Misc. Payments Received/Due	\$31,203.54		
	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	\$889,353.07		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$38,105.31	\$38,105.31	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,223.64	\$1,223.64	\$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	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$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	\$47,763.87	\$47,763.87	\$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)	\$320,314.43	\$320,314.43	\$0.00
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$481,945.82	\$481,945.82	\$0.00	
Total Payments	\$889,353.07	\$889,353.07	\$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)	\$889,353.07	\$889,353.07	\$0.00
B.	First	Administrative Allowance	\$39,328.95	\$850,024.12	\$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	\$850,024.12	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$850,024.12	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$850,024.12	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$0.00		
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	\$850,024.12	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$850,024.12	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$850,024.12	\$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	\$47,763.87	\$802,260.25	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$802,260.25	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$802,260.25	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$802,260.25	\$0.00
I.	Eighth	Reserved	\$0.00	\$802,260.25	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$802,260.25	\$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	\$802,260.25	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$802,260.25	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$802,260.25	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$320,314.43	\$481,945.82	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$320,314.43		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$481,945.82	\$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		\$0.00	
3 ARC Notes outstanding Balance		\$44,950,000.00	
4 Amount of Accrued Interest		\$170,135.30	
5 Plus investment earnings and late fees		\$24.29	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$16,792.63	
8 Minus Notes fees expected during current Interest Period		\$1,223.64	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.06%	
Net Loan Rate		4.06%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$44,994,609.09		\$44,994,609.09
2 Fund Balances	\$1,662,770.98		\$1,140,740.60
3 Senior Notes Interest and Fees Accrued	\$0.00		\$0.00
4 Senior Notes Outstanding	\$0.00		\$0.00
Senior Asset Percentage	N/A		N/A
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$44,994,609.09		\$44,994,609.09
2 Fund Balances	\$1,662,770.98		\$1,140,740.60
3 All Notes Interest and Fees Accrued	\$5,664.11		\$5,664.11
4 All Notes Outstanding	\$44,950,000.00		\$44,629,685.57
Subordinate Asset Percentage	103.79%		103.36%

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,858	\$44,780,339.70	100.00%
2 Total By Loan Type Distribution	7,858	\$44,780,339.70	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	775	\$5,546,475.20	12.39%
5 Repayment	7,066	\$39,122,462.47	87.37%
6 Interim Charge-Offs	13	\$74,122.02	0.17%
7 Total By Borrower Status Distribution	7,858	\$44,780,339.70	100.00%
C. School Type Distribution:			
1 Graduate	7,818	\$44,520,579.27	99.42%
2 Undergraduate	40	\$259,760.43	0.58%
3 Total By Loan Type Distribution	7,858	\$44,780,339.70	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	\$69,294.45	0.15%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$69,294.45	0.15%
D.	REPAYMENT:			
	Active			
	Current	6,589	\$36,084,134.44	80.20%
	1-29 Days Delinquent	341	\$2,141,551.21	4.76%
	30-59 Days Delinquent	69	\$453,011.06	1.01%
	60-89 Days Delinquent	27	\$196,725.97	0.44%
	90-119 Days Delinquent	13	\$116,701.16	0.26%
	120-149 Days Delinquent	14	\$130,823.54	0.29%
	150-179 Days Delinquent	13	\$125,984.75	0.28%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	775	\$5,599,872.31	12.45%
G.	Interim Charge-Offs	13	\$76,510.20	0.17%
H.	TOTAL REPAYMENT	7,854	\$44,925,314.64	99.85%
I.	TOTAL PORTFOLIO	7,858	\$44,994,609.09	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding		\$44,950,000
B.	1 Total Private Principal Outstanding Balance		\$44,780,340
	2 Total Fund Accounts Balance		\$1,662,747
	3 Total Principal and Accrued Interest Balance		\$44,994,609
	4 Number of Loans		7,858
	5 Number of Borrowers		7,099
C.	1 Borrower Payments- Principal		\$940,924
	2 Borrower Payments- Interest		\$154,570
D.	1 Necessary Funds Transfer to Meet Obligations		\$0
	2 Administrative Allowance		\$38,105
	3 Cash Release to Access Group Inc		\$481,946
E.	1 Weighted Average Coupon (WAC)		4.56%
	2 Weighted Average Remaining Maturity (WARM)		65
F.	1 Senior Notes Outstanding		\$0
	2 Subordinate Note Outstanding		\$44,950,000
	3 Senior Principal Distribution Amount		\$956,685
	4 Subordinate Principal Distribution Amount		\$0
	5 Net Loan Rate		4.06%
	6 Senior Asset Percentage	N/A	
	7 Total Asset Percentage		103.79%

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Portfolio Trend Analysis Report
May 31, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	July-19	August-19	September-19	October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20
	Reporting Date	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	6/25/2020
A.	1 Asset Backed Securities	\$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	\$44,950,000
B.	1 Total Private Principal Balance	\$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	\$44,780,340
	2 Total Fund Accounts Balance	\$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	\$1,662,747
	3 Total Principal and Accrued Interest Balance	\$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	\$44,994,609
	4 Number of Loans	8,742	8,639	8,558	8,464	8,379	8,293	8,199	8,104	8,010	7,944	7,858
	5 Number of Borrowers	7,890	7,793	7,721	7,636	7,565	7,488	7,408	7,317	7,232	7,175	7,099
C.	1 Borrower Payments- Principal	\$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	\$940,924
	2 Borrower Payments- Interest	\$283,742	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921	\$229,630	\$211,043	\$197,779	\$176,294	\$154,570
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$47,487	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548	\$41,653	\$40,732	\$39,781	\$38,861	\$38,105
	3 Cash Release to Access Group	\$55,252	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$481,946
E.	1 Weighted Average Coupon (WAC)	5.59%	5.59%	5.59%	5.22%	5.22%	5.22%	4.99%	4.99%	5.00%	4.56%	4.56%
	2 Weighted Average Remaining Maturity (WARM)	73	73	70	70	70	67	67	68	65	65	65
F.	1 Senior Notes Outstanding	\$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	\$0
	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	\$44,950,000
	3 Senior Principal Distribution Amount	\$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	\$956,685
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.15%	5.17%	5.17%	4.78%	4.81%	4.78%	4.57%	4.58%	4.54%	4.08%	4.06%
	6 Senior Asset Percentage	493.70%	557.12%	623.78%	684.77%	821.00%	919.25%	1126.98%	1623.32%	2245.40%	5003.90%	N/A
	7 Subordinate Asset Percentage	102.20%	102.23%	102.41%	102.50%	102.59%	102.75%	102.87%	102.96%	103.10%	103.35%	103.79%