

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: July 27, 2020
Collection Period: 06/01/20 to 06/30/20

I. Series 2003-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					May 31, 2020	Change	June 30, 2020	
1	Principal Balance				\$44,780,339.70	(\$973,123.45)	\$43,807,216.25	
2	Accrued Interest				\$214,269.39	\$10,585.43	\$224,854.82	
3	Total Principal And Accrued Interest Balance				\$44,994,609.09	(\$962,538.02)	\$44,032,071.07	
4	Fund Accounts Balance				\$1,662,746.69	\$258,111.42	\$1,920,858.11	
5	Total Student Loans And Fund Balance				\$46,657,355.78	(\$704,426.60)	\$45,952,929.18	
B. Student Loan Portfolio and Fund Balance								
					May 31, 2020	Change	June 30, 2020	
1	Weighted Average Coupon (WAC)				4.56%	0.00%	4.55%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		65	(3)	62	
3	Number of Loans				7,858	(102)	7,756	
4	Number of Borrowers				7,099	(86)	7,013	
C. Notes and Certificates								
				6/30/2020	Balance	Balance	Balance	% of
		CUSIP		Interest Rate	May 31, 2020	Change	June 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	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3 VRN	00432CAV3	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B ARC	00432CAW1	1.46300%	\$44,950,000.00	(\$350,000.00)	\$44,600,000.00	100.0%
5	Total Notes and Certificates			1.46300%	\$44,950,000.00	(\$350,000.00)	\$44,600,000.00	100.0%
D. Fund Accounts Balance								
					May 31, 2020	Change	June 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				\$36,397.92	(\$752.89)	\$35,645.03	
4	Collection Account				\$1,191,374.84	\$288,549.88	1,479,924.72	
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				\$0.00	\$0.00	\$0.00	
12	Class B Principal Account				\$34,973.93	(\$29,685.57)	\$5,288.36	
13	Total Fund Accounts Balance				\$1,662,746.69	\$258,111.42	\$1,920,858.11	

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	June 30, 2020	
1 Borrower Payments - Total		(\$965,742.67)
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		(\$965,742.67)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$3,610.00
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,473.23)	
4b Adjustments - Write-offs	(\$9,517.55)	
4 Total Adjustments		(\$10,990.78)
5 Total Non-Cash Principal Activity		(\$7,380.78)
C. Total Student Loan Principal Activity		
		(\$973,123.45)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$161,265.14)
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		(\$161,265.14)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		174,927.96
2 Capitalized Interest		(\$3,610.00)
3a Small Balance and Other Adjustments	\$557.38	
3b Adjustments - Write-offs	(\$19.77)	
3 Total Adjustments		\$537.61
4 Fee Accruals		(\$5.00)
5 Total Non-Cash Interest Activity		\$171,850.57
F. Total Student Loan Interest Activity		
		\$10,585.43

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 30, 2020		
	Transfers to Other Funds	\$889,353.07		
	1a Amount received in the collection account related to the collection period	(\$889,353.07)		
	1b Earnings	\$1,111,878.63		
	1c Recoveries	\$24.29		
	1d Misc. Payments Received/Due	\$50,870.85		
	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	\$1,162,773.77		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$37,316.95	\$37,316.95	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,214.11	\$1,214.11	\$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	\$58,336.80	\$58,336.80	\$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)	\$644,711.64	\$644,711.64	\$0.00
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$421,194.27	\$421,194.27	\$0.00	
Total Payments	\$1,162,773.77	\$1,162,773.77	\$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)	\$1,162,773.77	\$1,162,773.77	\$0.00
B.	First	Administrative Allowance	\$38,531.06	\$1,124,242.71	\$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	\$1,124,242.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,124,242.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,124,242.71	\$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	\$1,124,242.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,124,242.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,124,242.71	\$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	\$58,336.80	\$1,065,905.91	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,065,905.91	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,065,905.91	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,065,905.91	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,065,905.91	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,065,905.91	\$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	\$1,065,905.91	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,065,905.91	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,065,905.91	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$644,711.64	\$421,194.27	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$644,711.64		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$421,194.27	\$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	\$44,600,000.00		
4 Amount of Accrued Interest	\$166,394.44		
5 Plus investment earnings and late fees	\$10.79		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$16,427.71		
8 Minus Notes fees expected during current Interest Period	\$1,214.11		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.00%		
Net Loan Rate	4.00%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$44,032,071.07	\$44,032,071.07	
2 Fund Balances	\$1,920,873.90	\$1,460,360.21	
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	\$44,032,071.07	\$44,032,071.07	
2 Fund Balances	\$1,920,873.90	\$1,460,360.21	
3 All Notes Interest and Fees Accrued	\$18,459.04	\$18,459.04	
4 All Notes Outstanding	\$44,600,000.00	\$43,950,000.00	
Subordinate Asset Percentage	102.99%	103.47%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,756	\$43,807,216.25	100.00%
2 Total By Loan Type Distribution	7,756	\$43,807,216.25	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.09%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	350	\$2,374,819.55	5.42%
5 Repayment	7,402	\$41,395,116.69	94.49%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	7,756	\$43,807,216.25	100.00%
C. School Type Distribution:			
1 Graduate	7,716	\$43,551,358.86	99.42%
2 Undergraduate	40	\$255,857.39	0.58%
3 Total By Loan Type Distribution	7,756	\$43,807,216.25	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	\$69,451.17	0.16%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$69,451.17	0.16%
D.	REPAYMENT:			
	Active			
	Current	6,948	\$38,587,422.44	87.67%
	1-29 Days Delinquent	310	\$1,978,951.66	4.50%
	30-59 Days Delinquent	63	\$378,039.94	0.86%
	60-89 Days Delinquent	24	\$159,060.32	0.36%
	90-119 Days Delinquent	14	\$99,647.49	0.23%
	120-149 Days Delinquent	12	\$114,190.79	0.26%
	150-179 Days Delinquent	29	\$225,342.36	0.51%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	350	\$2,403,737.68	5.46%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	7,750	\$43,946,392.68	99.84%
I.	TOTAL PORTFOLIO	7,754	\$44,015,843.85	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$44,600,000
B.	1 Total Private Principal Outstanding Balance	\$43,807,216
	2 Total Fund Accounts Balance	\$1,920,858
	3 Total Principal and Accrued Interest Balance	\$44,032,071
	4 Number of Loans	7,756
	5 Number of Borrowers	7,013
C.	1 Borrower Payments- Principal	\$965,743
	2 Borrower Payments- Interest	\$161,265
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$37,317
	3 Cash Release to Access Group Inc	\$421,194
E.	1 Weighted Average Coupon (WAC)	4.55%
	2 Weighted Average Remaining Maturity (WARM)	62
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$44,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$350,000
	5 Net Loan Rate	4.00%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	102.99%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
June 30, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	August-19	September-19	October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20
	Reporting Date	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	7/27/2020
A.	1 Asset Backed Securities	\$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	\$44,600,000
B.	1 Total Private Principal Balance	\$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	\$43,807,216
	2 Total Fund Accounts Balance	\$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	\$1,920,858
	3 Total Principal and Accrued Interest Balance	\$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	\$44,032,071
	4 Number of Loans	8,639	8,558	8,464	8,379	8,293	8,199	8,104	8,010	7,944	7,858	7,756
	5 Number of Borrowers	7,793	7,721	7,636	7,565	7,488	7,408	7,317	7,232	7,175	7,099	7,013
C.	1 Borrower Payments- Principal	\$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	\$965,743
	2 Borrower Payments- Interest	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921	\$229,630	\$211,043	\$197,779	\$176,294	\$154,570	\$161,265
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548	\$41,653	\$40,732	\$39,781	\$38,861	\$38,105	\$37,317
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$481,946	\$421,194
E.	1 Weighted Average Coupon (WAC)	5.59%	5.59%	5.22%	5.22%	5.22%	4.99%	4.99%	5.00%	4.56%	4.56%	4.55%
	2 Weighted Average Remaining Maturity (WARM)	73	70	70	70	67	67	68	65	65	65	62
F.	1 Senior Notes Outstanding	\$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	\$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	\$44,950,000	\$44,600,000
	3 Senior Principal Distribution Amount	\$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	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$350,000
	5 Net Loan Rate	5.17%	5.17%	4.78%	4.81%	4.78%	4.57%	4.58%	4.54%	4.08%	4.06%	4.00%
	6 Senior Asset Percentage	557.12%	623.78%	684.77%	821.00%	919.25%	1126.98%	1623.32%	2245.40%	5003.90%	N/A	N/A
	7 Subordinate Asset Percentage	102.23%	102.41%	102.50%	102.59%	102.75%	102.87%	102.96%	103.10%	103.35%	103.79%	102.99%