

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: October 26, 2020  
Collection Period: 09/01/20 to 09/30/20

<b>I. Series 2003-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>August 31, 2020</b>	<b>Change</b>	<b>September 30, 2020</b>		
1	Principal Balance					\$41,716,327.01	(\$961,066.96)	\$40,755,260.05		
2	Accrued Interest					\$171,679.02	\$11,671.13	\$183,350.15		
3	Total Principal And Accrued Interest Balance					<b>\$41,888,006.03</b>	<b>(\$949,395.83)</b>	<b>\$40,938,610.20</b>		
4	Fund Accounts Balance					<b>\$2,636,922.11</b>	<b>\$52,976.05</b>	<b>\$2,689,898.16</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$44,524,928.14</b>	<b>(\$896,419.78)</b>	<b>\$43,628,508.36</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>August 31, 2020</b>	<b>Change</b>	<b>September 30, 2020</b>		
1	Weighted Average Coupon (WAC)					3.43%	0.00%	3.43%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	63	(3)	60		
3	Number of Loans					7,557	(77)	7,480		
4	Number of Borrowers					6,847	(63)	6,784		
<b>C. Notes and Certificates</b>										
						<b>9/30/2020</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
							<b>August 31, 2020</b>	<b>Change</b>	<b>September 30, 2020</b>	
									<b>% of</b>	
									<b>O/S Securities</b>	
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	1.39900%		\$43,950,000.00	(\$950,000.00)	\$43,000,000.00	100.0%
5	<b>Total Notes and Certificates</b>				<b>1.39900%</b>		<b>\$43,950,000.00</b>	<b>(\$950,000.00)</b>	<b>\$43,000,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>August 31, 2020</b>	<b>Change</b>	<b>September 30, 2020</b>		
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					\$34,050.79	(\$793.11)	\$33,257.68		
4	Collection Account					\$1,187,686.89	\$250,017.90	1,437,704.79		
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					\$59,978.08	\$2,048.07	\$62,026.15		
12	Class B Principal Account					\$955,206.35	(\$198,296.81)	\$756,909.54		
13	<b>Total Fund Accounts Balance</b>					<b>\$2,636,922.11</b>	<b>\$52,976.05</b>	<b>\$2,689,898.16</b>		

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Monthly Servicing Report

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<b>II. Series 2003-A Transactions and Accruals</b>		
		<b>September 30, 2020</b>
<b>A. Student Loan Cash Principal Activity</b>		
1	Borrower Payments - Total	(\$917,966.31)
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	<b>Total Cash Principal Activity</b>	<b>(\$917,966.31)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1	Capitalized Interest	\$658.26
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$12,659.35)
4b	Adjustments - Write-offs	(\$31,099.56)
4	Total Adjustments	(\$43,758.91)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$43,100.65)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$961,066.96)</b>
<b>D. Student Loan Cash Interest Activity</b>		
1	Borrower Payments - Total	(\$123,193.84)
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	<b>Total Cash Interest Activity</b>	<b>(\$123,193.84)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1	Borrower Accruals	125,372.47
2	Capitalized Interest	(\$658.26)
3a	Small Balance and Other Adjustments	\$11,417.93
3b	Adjustments - Write-offs	(\$1,267.17)
3	Total Adjustments	\$10,150.76
4	Fee Accruals	\$0.00
5	<b>Total Non-Cash Interest Activity</b>	<b>\$134,864.97</b>
<b>F. Total Student Loan Interest Activity</b>		<b>\$11,671.13</b>

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<b>III. Series 2003-A Collection Fund Activity</b>			
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>September 30, 2020</b>	
	Transfers to Other Funds	\$836,985.27	
	1a Amount received in the collection account related to the collection period	(\$836,985.27)	
	1b Earnings	\$1,334,927.03	
	1c Recoveries	\$21.76	
	1d Misc. Payments Received/Due	\$48,654.39	
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$2,833.13)	
	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	
	<b>Ending Balance</b>	<b>\$1,380,770.05</b>	
	<b>B. Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>	\$34,763.61	\$34,763.61	\$0.00
1b <b>Broker Dealer, Auction Agent and Other Fees</b>	\$1,170.55	\$1,170.55	\$0.00
2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$0.00	\$0.00	\$0.00
2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$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 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>	\$44,178.20	\$44,178.20	\$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 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$1,300,657.69	\$1,300,657.69	\$0.00
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00
<b>Total Payments</b>	<b>\$1,380,770.05</b>	<b>\$1,380,770.05</b>	<b>\$0.00</b>

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<b>IV. Series 2003-A Notes Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$1,380,770.05</b>	<b>\$1,380,770.05</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$35,934.16</b>	<b>\$1,344,835.89</b>	\$0.00
<b>C.</b>	<b>Second</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	<b>\$0.00</b>	\$1,344,835.89	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$1,344,835.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$1,344,835.89	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>D.</b>	<b>Third</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$1,344,835.89	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,344,835.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,344,835.89	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Fourth</b>	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	<b>\$44,178.20</b>	\$1,300,657.69	\$0.00
<b>F.</b>	<b>Fifth</b>	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,300,657.69	\$0.00
<b>G.</b>	<b>Sixth</b>	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,300,657.69	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,300,657.69	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$1,300,657.69	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,300,657.69	\$0.00
<b>K.</b>	<b>Tenth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	<b>\$0.00</b>	\$1,300,657.69	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$1,300,657.69	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$1,300,657.69	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$1,300,657.69</b>	\$0.00	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,300,657.69</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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<b>V. Series 2003-A Net Loan Rate and Asset Percentages</b>			
<b>A. Net Loan Rate</b>			
1 FRN Notes outstanding Balance	\$0.00		
2 VRN Notes outstanding Balance	\$0.00		
3 ARC Notes outstanding Balance	\$43,000,000.00		
4 Amount of Accrued Interest	\$116,564.09		
5 Plus investment earnings and late fees	\$20.48		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$15,283.22		
8 Minus Notes fees expected during current Interest Period	\$1,170.55		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.80%		
<b>Net Loan Rate</b>	<b>2.80%</b>		
<b>B. Senior Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$40,938,610.20	\$40,938,610.20	
2 Fund Balances	\$2,689,918.64	\$1,657,023.98	
3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00	
4 Senior Notes Outstanding	\$0.00	\$0.00	
<b>Senior Asset Percentage</b>	<b>N/A</b>	<b>N/A</b>	
<b>C. Subordinate Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$40,938,610.20	\$40,938,610.20	
2 Fund Balances	\$2,689,918.64	\$2,562,845.78	
3 All Notes Interest and Fees Accrued	\$22,351.61	\$22,351.61	
4 All Notes Outstanding	\$43,000,000.00	\$43,000,000.00	
<b>Subordinate Asset Percentage</b>	<b>101.41%</b>	<b>101.11%</b>	

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#### VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
<b>A. Loan Type Distribution:</b>			
1 Private Loans	7,480	\$40,755,260.05	100.00%
2 Total By Loan Type Distribution	<b>7,480</b>	<b>\$40,755,260.05</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>			
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	133	\$1,128,023.90	2.77%
5 Repayment	7,338	\$39,562,860.76	97.07%
6 Interim Charge-Offs	5	\$27,095.38	0.07%
7 Total By Borrower Status Distribution	<b>7,480</b>	<b>\$40,755,260.05</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>			
1 Graduate	7,443	\$40,520,780.26	99.42%
2 Undergraduate	37	\$234,479.79	0.58%
3 Total By Loan Type Distribution	<b>7,480</b>	<b>\$40,755,260.05</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b>	<b>INTERIM:</b>		Includes Accrued Int.	
	In-School			
	Current	4	\$69,826.68 0.17%	
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00 0.00%	
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>4</b>	<b>\$69,826.68 0.17%</b>	
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	6,895	\$36,888,289.88 90.11%	
	1-29 Days Delinquent	331	\$2,054,998.53 5.02%	
	30-59 Days Delinquent	70	\$434,719.60 1.06%	
	60-89 Days Delinquent	25	\$156,138.48 0.38%	
	90-119 Days Delinquent	9	\$89,042.10 0.22%	
	120-149 Days Delinquent	5	\$53,225.02 0.13%	
	150-179 Days Delinquent	3	\$12,622.66 0.03%	
	> 180 Days Delinquent	0	\$0.00 0.00%	
<b>E.</b>	<b>Deferment:</b>			
	Current	0	\$0.00 0.00%	
<b>F.</b>	<b>Forbearance:</b>			
	Current	133	\$1,151,821.37 2.81%	
<b>G.</b>	<b>Interim Charge-Offs</b>	<b>5</b>	<b>\$27,925.88 0.07%</b>	
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>7,476</b>	<b>\$40,868,783.52 99.83%</b>	
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>7,480</b>	<b>\$40,938,610.20 100.00%</b>	

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#### VIII. Series 2003-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding		<b>\$43,000,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance		\$40,755,260
	2 Total Fund Accounts Balance		\$2,689,898
	3 Total Principal and Accrued Interest Balance		\$40,938,610
	4 Number of Loans		7,480
	5 Number of Borrowers		6,784
<b>C.</b>	1 Borrower Payments- Principal		\$917,966
	2 Borrower Payments- Interest		\$123,194
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations		\$0
	2 Administrative Allowance		\$34,764
	3 Cash Release to Access Group Inc		\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)		3.43%
	2 Weighted Average Remaining Maturity (WARM)		60
<b>F.</b>	1 Senior Notes Outstanding		\$0
	2 Subordinate Note Outstanding		\$43,000,000
	3 Senior Principal Distribution Amount		\$0
	4 Subordinate Principal Distribution Amount		\$0
	5 Net Loan Rate		2.80%
	6 Senior Asset Percentage	N/A	
	7 Total Asset Percentage		101.41%



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

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20
	Reporting Date	12/26/2019	1/27/2020	2/25/2020	3/25/2020	4/27/2020	5/26/2020	6/25/2020	7/27/2020	8/25/2020	9/25/2020	10/26/2020
<b>A.</b>	1 Asset Backed Securities	\$51,780,645	\$51,012,283	\$49,861,081	\$48,375,703	\$47,486,408	\$46,256,685	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000
<b>B.</b>	1 Total Private Principal Balance	\$51,057,317	\$49,983,204	\$48,878,466	\$47,737,007	\$46,633,103	\$45,726,368	\$44,780,340	\$43,807,216	\$42,846,612	\$41,716,327	\$40,755,260
	2 Total Fund Accounts Balance	\$1,943,037	\$2,329,016	\$2,334,061	\$2,012,097	\$2,273,354	\$1,958,369	\$1,662,747	\$1,920,858	\$2,590,967	\$2,636,922	\$2,689,898
	3 Total Principal and Accrued Interest Balance	\$51,264,167	\$50,182,522	\$49,068,351	\$47,915,829	\$46,820,616	\$45,914,034	\$44,994,609	\$44,032,071	\$43,032,227	\$41,888,006	\$40,938,610
	4 Number of Loans	8,379	8,293	8,199	8,104	8,010	7,944	7,858	7,756	7,668	7,557	7,480
	5 Number of Borrowers	7,565	7,488	7,408	7,317	7,232	7,175	7,099	7,013	6,937	6,847	6,784
<b>C.</b>	1 Borrower Payments- Principal	\$1,020,759	\$1,072,274	\$1,085,882	\$1,098,040	\$1,108,939	\$880,157	\$940,924	\$965,743	\$970,089	\$975,500	\$917,966
	2 Borrower Payments- Interest	\$237,753	\$235,921	\$229,630	\$211,043	\$197,779	\$176,294	\$154,570	\$161,265	\$164,940	\$136,067	\$123,194
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$43,457	\$42,548	\$41,653	\$40,732	\$39,781	\$38,861	\$38,105	\$37,317	\$36,506	\$35,706	\$34,764
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$481,946	\$430,536	\$366,849	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.22%	5.22%	4.99%	4.99%	5.00%	4.56%	4.56%	4.55%	3.43%	3.43%	3.43%
	2 Weighted Average Remaining Maturity (WARM)	70	67	67	68	65	65	65	62	63	63	60
<b>F.</b>	1 Senior Notes Outstanding	\$6,480,645	\$5,712,283	\$4,561,081	\$3,075,703	\$2,186,408	\$956,685	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000
	3 Senior Principal Distribution Amount	\$1,502,117	\$768,362	\$1,151,203	\$1,485,378	\$889,295	\$1,229,723	\$956,685	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$650,000	\$0	\$950,000	\$0
	5 Net Loan Rate	4.81%	4.78%	4.57%	4.58%	4.54%	4.08%	4.06%	4.00%	2.84%	2.81%	2.80%
	6 Senior Asset Percentage	821.00%	919.25%	1126.98%	1623.32%	2245.40%	5003.90%	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	102.59%	102.75%	102.87%	102.96%	103.10%	103.35%	103.79%	102.99%	103.77%	101.26%	101.41%