

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2020
Collection Period: 10/01/20 to 10/31/20

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						September 30, 2020	Change	October 31, 2020	
1	Principal Balance					\$40,755,260.05	(\$979,904.25)	\$39,775,355.80	
2	Accrued Interest					\$183,350.15	(\$3,545.28)	\$179,804.87	
3	Total Principal And Accrued Interest Balance					\$40,938,610.20	(\$983,449.53)	\$39,955,160.67	
4	Fund Accounts Balance					\$2,689,898.16	\$1,036,235.75	\$3,726,133.91	
5	Total Student Loans And Fund Balance					\$43,628,508.36	\$52,786.22	\$43,681,294.58	
B. Student Loan Portfolio and Fund Balance									
						September 30, 2020	Change	October 31, 2020	
1	Weighted Average Coupon (WAC)					3.43%	-0.10%	3.32%	
2	Weighted Average Remaining Maturity (WARM)					60	0	60	[includes in-school period]
3	Number of Loans					7,480	(96)	7,384	
4	Number of Borrowers					6,784	(78)	6,706	
C. Notes and Certificates									
						10/31/2020	Balance	Balance	Balance
							September 30, 2020	Change	October 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%	\$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	1.34300%	\$43,000,000.00	\$0.00	\$43,000,000.00	100.0%
5	Total Notes and Certificates				1.34300%	\$43,000,000.00	\$0.00	\$43,000,000.00	100.0%
D. Fund Accounts Balance									
						September 30, 2020	Change	October 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					\$33,257.68	(\$941.90)	\$32,315.78	
4	Collection Account					\$1,437,704.79	(\$261,639.64)	1,176,065.15	
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					\$62,026.15	(\$1,840.40)	\$60,185.75	
12	Class B Principal Account					\$756,909.54	\$1,300,657.69	\$2,057,567.23	
13	Total Fund Accounts Balance					\$2,689,898.16	\$1,036,235.75	\$3,726,133.91	

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	October 31, 2020	
1	Borrower Payments - Total		(\$954,998.13)
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		(\$954,998.13)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		(\$320.29)
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$338.83)	
4b	Adjustments - Write-offs	(\$24,247.00)	
4	Total Adjustments		(\$24,585.83)
5	Total Non-Cash Principal Activity		(\$24,906.12)
C.	Total Student Loan Principal Activity		(\$979,904.25)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$125,636.12)
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		(\$125,636.12)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		122,214.49
2	Capitalized Interest		\$320.29
3a	Small Balance and Other Adjustments	\$19.46	
3b	Adjustments - Write-offs	(\$463.40)	
3	Total Adjustments		(\$443.94)
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$122,090.84
F.	Total Student Loan Interest Activity		(\$3,545.28)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		October 31, 2020		
	Beginning Balance	\$1,380,770.05		
	Transfers to Other Funds	(\$1,380,770.05)		
	1a Amount received in the collection account related to the collection period	\$1,089,119.07		
	1b Earnings	\$20.48		
	1c Recoveries	\$38,475.68		
	1d Misc. Payments Received/Due	\$0.00		
	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	\$1,127,615.23		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$33,962.72	\$33,962.72	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,114.75	\$1,114.75	\$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		\$85,331.61	\$85,331.61	\$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)	\$1,007,206.15	\$1,007,206.15	\$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	\$1,127,615.23	\$1,127,615.23	\$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)	\$1,127,615.23	\$1,127,615.23	\$0.00
B.	First	Administrative Allowance	\$35,077.47	\$1,092,537.76	\$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	\$1,092,537.76	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,092,537.76	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,092,537.76	\$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	\$1,092,537.76	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,092,537.76	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,092,537.76	\$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	\$85,331.61	\$1,007,206.15	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,007,206.15	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,007,206.15	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,007,206.15	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,007,206.15	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,007,206.15	\$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	\$1,007,206.15	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,007,206.15	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,007,206.15	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,007,206.15	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,007,206.15		
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		\$0.00	
3 ARC Notes outstanding Balance		\$43,000,000.00	
4 Amount of Accrued Interest		\$110,303.14	
5 Plus investment earnings and late fees		\$25.21	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$14,915.76	
8 Minus Notes fees expected during current Interest Period		\$1,114.75	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.64%	
Net Loan Rate		2.64%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$39,955,160.67		\$39,955,160.67
2 Fund Balances	\$3,726,159.12		\$1,580,095.01
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	\$39,955,160.67		\$39,955,160.67
2 Fund Balances	\$3,726,159.12		\$1,580,095.01
3 All Notes Interest and Fees Accrued	\$26,362.34		\$26,362.34
4 All Notes Outstanding	\$40,950,000.00		\$40,950,000.00
Subordinate Asset Percentage	106.61%		101.36%

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	7,384	\$39,775,355.80	100.00%
	2 Total By Loan Type Distribution	7,384	\$39,775,355.80	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	221	\$1,817,328.64	4.57%
	5 Repayment	7,158	\$37,919,726.45	95.33%
	6 Interim Charge-Offs	1	\$1,020.70	0.00%
	7 Total By Borrower Status Distribution	7,384	\$39,775,355.80	100.00%
C. School Type Distribution:	1 Graduate	7,348	\$39,551,770.49	99.44%
	2 Undergraduate	36	\$223,585.31	0.56%
	3 Total By Loan Type Distribution	7,384	\$39,775,355.80	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	\$69,949.95	0.18%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$69,949.95	0.18%	
D. REPAYMENT:				
Active				
Current	6,622	\$34,566,613.55	86.51%	
1-29 Days Delinquent	425	\$2,664,040.80	6.67%	
30-59 Days Delinquent	69	\$476,759.62	1.19%	
60-89 Days Delinquent	20	\$116,731.52	0.29%	
90-119 Days Delinquent	11	\$105,717.20	0.26%	
120-149 Days Delinquent	8	\$81,074.89	0.20%	
150-179 Days Delinquent	3	\$13,993.40	0.04%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	221	\$1,859,221.35	4.65%	
G. Interim Charge-Offs	1	\$1,058.39	0.00%	
H. TOTAL REPAYMENT	7,380	\$39,885,210.72	99.82%	
I. TOTAL PORTFOLIO	7,384	\$39,955,160.67	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding		\$43,000,000
B.	1 Total Private Principal Outstanding Balance		\$39,775,356
	2 Total Fund Accounts Balance		\$3,726,134
	3 Total Principal and Accrued Interest Balance		\$39,955,161
	4 Number of Loans		7,384
	5 Number of Borrowers		6,706
C.	1 Borrower Payments- Principal		\$954,998
	2 Borrower Payments- Interest		\$125,636
D.	1 Necessary Funds Transfer to Meet Obligations		\$0
	2 Administrative Allowance		\$33,963
	3 Cash Release to Access Group Inc		\$0
E.	1 Weighted Average Coupon (WAC)		3.32%
	2 Weighted Average Remaining Maturity (WARM)		60
F.	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		2.64%
	6 Senior Asset Percentage	N/A	
	7 Total Asset Percentage		106.61%

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Portfolio Trend Analysis Report
October 31, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20
	Reporting Date	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	11/25/2020
A.	1 Asset Backed Securities	\$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	\$43,000,000
B.	1 Total Private Principal Balance	\$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	\$39,775,356
	2 Total Fund Accounts Balance	\$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	\$3,726,134
	3 Total Principal and Accrued Interest Balance	\$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	\$39,955,161
	4 Number of Loans	8,293	8,199	8,104	8,010	7,944	7,858	7,756	7,668	7,557	7,480	7,384
	5 Number of Borrowers	7,488	7,408	7,317	7,232	7,175	7,099	7,013	6,937	6,847	6,784	6,706
C.	1 Borrower Payments- Principal	\$1,072,274	\$1,085,882	\$1,098,040	\$1,108,939	\$880,157	\$940,924	\$965,743	\$970,089	\$975,500	\$917,966	\$954,998
	2 Borrower Payments- Interest	\$235,921	\$229,630	\$211,043	\$197,779	\$176,294	\$154,570	\$161,265	\$164,940	\$136,067	\$123,194	\$125,636
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$42,548	\$41,653	\$40,732	\$39,781	\$38,861	\$38,105	\$37,317	\$36,506	\$35,706	\$34,764	\$33,963
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$481,946	\$430,536	\$366,849	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.22%	4.99%	4.99%	5.00%	4.56%	4.56%	4.55%	3.43%	3.43%	3.43%	3.32%
	2 Weighted Average Remaining Maturity (WARM)	67	67	68	65	65	65	62	63	63	60	60
F.	1 Senior Notes Outstanding	\$5,712,283	\$4,561,081	\$3,075,703	\$2,186,408	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$43,000,000
	3 Senior Principal Distribution Amount	\$768,362	\$1,151,203	\$1,485,378	\$889,295	\$1,229,723	\$956,685	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$650,000	\$0	\$950,000	\$0	\$0
	5 Net Loan Rate	4.78%	4.57%	4.58%	4.54%	4.08%	4.06%	4.00%	2.84%	2.81%	2.80%	2.64%
	6 Senior Asset Percentage	919.25%	1126.98%	1623.32%	2245.40%	5003.90%	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	102.75%	102.87%	102.96%	103.10%	103.35%	103.79%	102.99%	103.77%	101.26%	101.41%	106.61%