

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: February 25, 2021

Collection Period: 01/01/21 to 01/31/21

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						December 31, 2020	Change	January 31, 2021		
1	Principal Balance					\$37,919,782.00	(\$964,264.19)	\$36,955,517.81		
2	Accrued Interest					\$181,588.71	(\$6,124.70)	\$175,464.01		
3	Total Principal And Accrued Interest Balance					\$38,101,370.71	(\$970,388.89)	\$37,130,981.82		
4	Fund Accounts Balance					\$2,630,347.00	\$453,971.91	\$3,084,318.91		
5	Total Student Loans And Fund Balance					\$40,731,717.71	(\$516,416.98)	\$40,215,300.73		
B. Student Loan Portfolio and Fund Balance										
						December 31, 2020	Change	January 31, 2021		
1	Weighted Average Coupon (WAC)					3.33%	-0.01%	3.31%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		57	0	58		
3	Number of Loans					7,231	(84)	7,147		
4	Number of Borrowers					6,573	(77)	6,496		
C. Notes and Certificates										
						1/31/2021	Balance	Balance	Balance	
							December 31, 2020	Change	January 31, 2021	
						Interest Rate			% 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		2.64300%	\$39,950,000.00	(\$550,000.00)	\$39,400,000.00	100.0%
5	Total Notes and Certificates					2.64300%	\$39,950,000.00	(\$550,000.00)	\$39,400,000.00	100.0%
D. Fund Accounts Balance										
						December 31, 2020	Change	January 31, 2021		
1	Capitalized Interest Account					\$400,000.00	\$2.20	\$400,002.20		
2	Pre-Funding Account					\$0.00	\$0.00	\$0.00		
3	Admin Account					\$30,639.00	(\$701.46)	\$29,937.54		
4	Collection Account					\$1,515,431.49	(\$314,375.41)	1,201,056.08		
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					\$96,546.75	(\$491.67)	\$96,055.08		
12	Class B Principal Account					\$587,729.76	\$769,538.25	\$1,357,268.01		
13	Total Fund Accounts Balance					\$2,630,347.00	\$453,971.91	\$3,084,318.91		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	January 31, 2021	
1 Borrower Payments - Total		(\$951,053.63)
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		(\$951,053.63)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,802.19
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$239.23)	
4b Adjustments - Write-offs	(\$14,773.52)	
4 Total Adjustments		(\$15,012.75)
5 Total Non-Cash Principal Activity		(\$13,210.56)
C. Total Student Loan Principal Activity		(\$964,264.19)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$117,220.53)
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		(\$117,220.53)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		112,977.48
2 Capitalized Interest		(\$1,802.19)
3a Small Balance and Other Adjustments	\$185.28	
3b Adjustments - Write-offs	(\$264.74)	
3 Total Adjustments		(\$79.46)
4 Fee Accruals		\$0.00
5 Total Non-Cash Interest Activity		\$111,095.83
F. Total Student Loan Interest Activity		(\$6,124.70)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2021		
	Transfers to Other Funds	\$1,432,944.43		
	1a Amount received in the collection account related to the collection period	(\$1,432,944.43)		
	1b Earnings	\$853,803.95		
	1c Recoveries	\$28.08		
	1d Misc. Payments Received/Due	\$50,266.78		
	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	\$904,098.81		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$31,599.82	\$31,599.82	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,035.80	\$1,035.80	\$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	\$77,058.86	\$77,058.86	\$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)	\$794,404.33	\$794,404.33	\$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	\$904,098.81	\$904,098.81	\$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)	\$904,098.81	\$904,098.81	\$0.00
B.	First	Administrative Allowance	\$32,635.62	\$871,463.19	\$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	\$871,463.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$871,463.19	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$871,463.19	\$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	\$871,463.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$871,463.19	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$871,463.19	\$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	\$77,058.86	\$794,404.33	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$794,404.33	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$794,404.33	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$794,404.33	\$0.00
I.	Eighth	Reserved	\$0.00	\$794,404.33	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$794,404.33	\$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	\$794,404.33	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$794,404.33	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$794,404.33	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$794,404.33	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$794,404.33		
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		\$39,400,000.00	
4 Amount of Accrued Interest		\$102,146.80	
5 Plus investment earnings and late fees		\$11.15	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$13,858.32	
8 Minus Notes fees expected during current Interest Period		\$1,035.80	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.66%	
Net Loan Rate		2.66%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$37,130,981.82	\$37,130,981.82
2 Fund Balances		\$3,084,330.06	\$1,604,784.01
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		\$37,130,981.82	\$37,130,981.82
2 Fund Balances		\$3,084,330.06	\$1,604,784.01
3 All Notes Interest and Fees Accrued		\$69,942.99	\$69,942.99
4 All Notes Outstanding		\$39,400,000.00	\$38,050,000.00
Subordinate Asset Percentage		101.89%	101.62%

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,147	\$36,955,517.81	100.00%
2 Total By Loan Type Distribution	7,147	\$36,955,517.81	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.10%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	11	\$77,209.77	0.21%
5 Repayment	7,130	\$36,827,826.83	99.65%
6 Interim Charge-Offs	2	\$13,201.20	0.04%
7 Total By Borrower Status Distribution	7,147	\$36,955,517.81	100.00%
C. School Type Distribution:			
1 Graduate	7,114	\$36,742,664.59	99.42%
2 Undergraduate	33	\$212,853.22	0.58%
3 Total By Loan Type Distribution	7,147	\$36,955,517.81	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	4	\$70,315.38	0.19%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$70,315.38	0.19%	
REPAYMENT:				
D. Active				
Current	6,541	\$33,245,183.06	89.53%	
1-29 Days Delinquent	460	\$2,871,889.67	7.73%	
30-59 Days Delinquent	72	\$421,731.77	1.14%	
60-89 Days Delinquent	17	\$94,902.14	0.26%	
90-119 Days Delinquent	23	\$201,344.25	0.54%	
120-149 Days Delinquent	13	\$110,962.85	0.30%	
150-179 Days Delinquent	4	\$21,043.29	0.06%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	11	\$79,953.88	0.22%	0.00%
G. Interim Charge-Offs	2	\$13,655.53	0.04%	
H. TOTAL REPAYMENT	7,143	\$37,060,666.44	99.81%	
I. TOTAL PORTFOLIO	7,147	\$37,130,981.82	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$39,400,000
B.	1 Total Private Principal Outstanding Balance	\$36,955,518
	2 Total Fund Accounts Balance	\$3,084,319
	3 Total Principal and Accrued Interest Balance	\$37,130,982
	4 Number of Loans	7,147
	5 Number of Borrowers	6,496
C.	1 Borrower Payments- Principal	\$951,054
	2 Borrower Payments- Interest	\$117,221
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$31,600
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.31%
	2 Weighted Average Remaining Maturity (WARM)	58
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$39,400,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$550,000
	5 Net Loan Rate	2.66%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	101.89%

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Portfolio Trend Analysis Report

January 31, 2021

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21
Reporting Date		4/27/2020	5/26/2020	6/25/2020	7/27/2020	8/25/2020	9/25/2020	10/26/2020	11/25/2020	12/28/2020	1/25/2021	2/25/2021
A.	1 Asset Backed Securities	\$47,486,408	\$46,256,685	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000	\$43,000,000	\$40,950,000	\$39,950,000	\$39,400,000
B.	1 Total Private Principal Balance	\$46,633,103	\$45,726,368	\$44,780,340	\$43,807,216	\$42,846,612	\$41,716,327	\$40,755,260	\$39,775,356	\$38,946,208	\$37,919,782	\$36,955,518
	2 Total Fund Accounts Balance	\$2,273,354	\$1,958,369	\$1,662,747	\$1,920,858	\$2,590,967	\$2,636,922	\$2,689,898	\$3,726,134	\$2,575,408	\$2,630,347	\$3,084,319
	3 Total Principal and Accrued Interest Balance	\$46,820,616	\$45,914,034	\$44,994,609	\$44,032,071	\$43,032,227	\$41,888,006	\$40,938,610	\$39,955,161	\$39,124,466	\$38,101,371	\$37,130,982
	4 Number of Loans	8,010	7,944	7,858	7,756	7,668	7,557	7,480	7,384	7,316	7,231	7,147
	5 Number of Borrowers	7,232	7,175	7,099	7,013	6,937	6,847	6,784	6,706	6,649	6,573	6,496
C.	1 Borrower Payments- Principal	\$1,108,939	\$880,157	\$940,924	\$965,743	\$970,089	\$975,500	\$917,966	\$954,998	\$827,225	\$1,024,037	\$951,054
	2 Borrower Payments- Interest	\$197,779	\$176,294	\$154,570	\$161,265	\$164,940	\$136,067	\$123,194	\$125,636	\$116,888	\$113,064	\$117,221
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$39,781	\$38,861	\$38,105	\$37,317	\$36,506	\$35,706	\$34,764	\$33,963	\$33,146	\$32,455	\$31,600
	3 Cash Release to Access Group	\$0	\$0	\$481,946	\$430,536	\$366,849	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.00%	4.56%	4.56%	4.55%	3.43%	3.43%	3.43%	3.32%	3.33%	3.33%	3.31%
	2 Weighted Average Remaining Maturity (WARM)	65	65	65	62	63	63	60	60	60	57	58
F.	1 Senior Notes Outstanding	\$2,186,408	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$45,300,000	\$45,300,000	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000	\$43,000,000	\$40,950,000	\$39,950,000	\$39,400,000
	3 Senior Principal Distribution Amount	\$889,295	\$1,229,723	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$650,000	\$0	\$950,000	\$0	\$0	\$2,050,000	\$1,000,000	\$550,000
	5 Net Loan Rate	4.54%	4.08%	4.06%	4.00%	2.84%	2.81%	2.80%	2.64%	2.71%	2.71%	2.66%
	6 Senior Asset Percentage	2245.40%	5003.90%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	103.10%	103.35%	103.79%	102.99%	103.77%	101.26%	101.41%	106.61%	101.69%	101.80%	101.89%