

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2021

Collection Period: 09/01/21 to 09/30/21

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						August 31, 2021	Change	September 30, 2021		
1	Principal Balance					\$30,353,573.59	(\$878,520.12)	\$29,475,053.47		
2	Accrued Interest					\$135,541.36	(\$13,323.79)	\$122,217.57		
3	Total Principal And Accrued Interest Balance					\$30,489,114.95	(\$891,843.91)	\$29,597,271.04		
4	Fund Accounts Balance					\$2,544,242.24	(\$24,183.53)	\$2,520,058.71		
5	Total Student Loans And Fund Balance					\$33,033,357.19	(\$916,027.44)	\$32,117,329.75		
B. Student Loan Portfolio and Fund Balance										
						August 31, 2021	Change	September 30, 2021		
1	Weighted Average Coupon (WAC)					3.22%	0.00%	3.21%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					53	(3)	50		
3	Number of Loans					6,540	(65)	6,475		
4	Number of Borrowers					5,961	(59)	5,902		
C. Notes and Certificates										
						9/30/2021	Balance	Balance	Balance	% of
					CUSIP	Interest Rate	August 31, 2021	Change	September 30, 2021	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	1.32800%	\$31,950,000.00	(\$950,000.00)	\$31,000,000.00	100.0%
5	Total Notes and Certificates					1.32800%	\$31,950,000.00	(\$950,000.00)	\$31,000,000.00	100.0%
D. Fund Accounts Balance										
						August 31, 2021	Change	September 30, 2021		
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					\$24,159.16	(\$741.61)	\$23,417.55		
4	Collection Account					\$1,113,427.33	\$150,409.87	1,263,837.20		
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					\$37,374.26	\$1,135.51	\$38,509.77		
12	Class B Principal Account					\$969,281.49	(\$174,987.30)	\$794,294.19		
13	Total Fund Accounts Balance					\$2,544,242.24	(\$24,183.53)	\$2,520,058.71		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2021	
1 Borrower Payments - Total		(\$846,048.72)
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		(\$846,048.72)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,072.25
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,755.21)	
4b Adjustments - Write-offs	(\$31,788.44)	
4 Total Adjustments		(\$33,543.65)
5 Total Non-Cash Principal Activity		(\$32,471.40)
C. Total Student Loan Principal Activity		(\$878,520.12)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$97,516.77)
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		(\$97,516.77)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$85,278.89
2 Capitalized Interest		(\$1,072.25)
3a Small Balance and Other Adjustments	(\$2,226.00)	
3b Adjustments - Write-offs	(\$1,376.76)	
3 Total Adjustments		(\$3,602.76)
4 Fee Accruals		\$3,589.10
5 Total Non-Cash Interest Activity		\$84,192.98
F. Total Student Loan Interest Activity		(\$13,323.79)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2021		
	Transfers to Other Funds	\$835,975.45		
	1a Amount received in the collection account related to the collection period	(\$835,975.45)		
	1b Earnings	\$1,170,092.73		
	1c Recoveries	\$79.50		
	1d Misc. Payments Received/Due	\$42,740.33		
	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	\$1,212,912.56		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$25,294.64	\$25,294.64	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$823.47	\$823.47	\$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	25,016.88	\$25,016.88	\$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)	\$1,161,777.57	\$1,161,777.57	\$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	\$1,212,912.56	\$1,212,912.56	\$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)	\$1,212,912.56	\$1,212,912.56	\$0.00
B.	First	Administrative Allowance	\$26,118.11	\$1,186,794.45	\$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	\$1,186,794.45	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,186,794.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,186,794.45	\$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	\$1,186,794.45	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,186,794.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,186,794.45	\$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	\$25,016.88	\$1,161,777.57	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,161,777.57	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,161,777.57	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,161,777.57	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,161,777.57	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,161,777.57	\$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	\$1,161,777.57	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,161,777.57	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,161,777.57	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,161,777.57	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,161,777.57		
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		\$31,000,000.00	
4 Amount of Accrued Interest		\$79,037.76	
5 Plus investment earnings and late fees		\$3,657.24	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$11,053.15	
8 Minus Notes fees expected during current Interest Period		\$823.47	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.75%	
Net Loan Rate		2.75%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$29,597,271.04		\$29,597,271.04
2 Fund Balances	\$2,520,126.85		\$1,711,658.32
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	\$29,597,271.04		\$29,597,271.04
2 Fund Balances	\$2,520,126.85		\$1,711,658.32
3 All Notes Interest and Fees Accrued	\$16,818.45		\$16,818.45
4 All Notes Outstanding	\$30,250,000.00		\$30,250,000.00
Subordinate Asset Percentage	106.12%		103.44%

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	6,475	\$29,475,053.47	100.00%
2 Total By Loan Type Distribution	6,475	\$29,475,053.47	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.13%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	24	\$155,666.96	0.53%
5 Repayment	6,446	\$29,276,571.64	99.33%
6 Interim Charge-Offs	1	\$5,534.86	0.02%
7 Total By Borrower Status Distribution	6,475	\$29,475,053.47	100.00%
C. School Type Distribution:			
1 Graduate	6,445	\$29,307,323.51	99.43%
2 Undergraduate	30	\$167,729.96	0.57%
3 Total By Loan Type Distribution	6,475	\$29,475,053.47	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$71,261.63	0.24%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$71,261.63	0.24%	
D. REPAYMENT:				
Active				
Current	5,941	\$26,350,886.83	89.03%	
1-29 Days Delinquent	338	\$1,834,878.95	6.20%	
30-59 Days Delinquent	98	\$600,670.60	2.03%	
60-89 Days Delinquent	37	\$324,759.93	1.10%	
90-119 Days Delinquent	12	\$76,005.46	0.26%	
120-149 Days Delinquent	10	\$91,003.28	0.31%	
150-179 Days Delinquent	10	\$82,678.78	0.28%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	24	\$159,590.13	0.54%	
G. Interim Charge-Offs	1	\$5,535.45	0.02%	
H. TOTAL REPAYMENT	6,471	\$29,526,009.41	99.76%	
I. TOTAL PORTFOLIO	6,475	\$29,597,271.04	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$31,000,000
B.	1 Total Private Principal Outstanding Balance	\$29,475,053
	2 Total Fund Accounts Balance	\$2,520,059
	3 Total Principal and Accrued Interest Balance	\$29,597,271
	4 Number of Loans	6,475
	5 Number of Borrowers	5,902
C.	1 Borrower Payments- Principal	\$846,049
	2 Borrower Payments- Interest	\$97,517
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$25,295
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.21%
	2 Weighted Average Remaining Maturity (WARM)	50
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$31,000,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$950,000
	5 Net Loan Rate	2.75%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	106.12%

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Portfolio Trend Analysis Report

September 30, 2021

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		November-20	December-20	January-21	February-21	March-21	April-21	May-21	June-21	July-21	August-21	September-21
Reporting Date		12/28/2020	1/25/2021	2/25/2021	3/25/2021	4/26/2021	5/25/2021	6/25/2021	7/26/2021	8/25/2021	9/27/2021	10/25/2021
A.	1 Asset Backed Securities	\$40,950,000	\$39,950,000	\$39,400,000	\$38,050,000	\$37,250,000	\$34,950,000	\$33,900,000	\$33,200,000	\$33,200,000	\$31,950,000	\$31,000,000
B.	1 Total Private Principal Balance	\$38,946,208	\$37,919,782	\$36,955,518	\$36,227,197	\$34,929,967	\$33,995,040	\$33,052,023	\$32,149,918	\$31,282,156	\$30,353,574	\$29,475,053
	2 Total Fund Accounts Balance	\$2,575,408	\$2,630,347	\$3,084,319	\$2,464,471	\$3,021,486	\$1,590,632	\$1,554,362	\$1,831,628	\$2,793,603	\$2,544,242	\$2,520,059
	3 Total Principal and Accrued Interest Balance	\$39,124,466	\$38,101,371	\$37,130,982	\$36,423,302	\$35,092,509	\$34,149,897	\$33,212,907	\$32,302,705	\$31,428,844	\$30,489,115	\$29,597,271
	4 Number of Loans	7,316	7,231	7,147	7,076	6,960	6,865	6,778	6,697	6,624	6,540	6,475
	5 Number of Borrowers	6,649	6,573	6,496	6,432	6,331	6,253	6,175	6,101	6,041	5,961	5,902
C.	1 Borrower Payments- Principal	\$827,225	\$1,024,037	\$951,054	\$723,908	\$1,278,256	\$872,968	\$895,345	\$909,681	\$849,264	\$908,758	\$846,049
	2 Borrower Payments- Interest	\$116,888	\$113,064	\$117,221	\$78,480	\$140,813	\$107,127	\$93,287	\$100,160	\$97,720	\$97,696	\$97,517
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$33,146	\$32,455	\$31,600	\$30,796	\$30,189	\$29,108	\$28,329	\$27,543	\$26,792	\$26,068	\$25,295
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.33%	3.33%	3.31%	3.31%	3.31%	3.28%	3.28%	3.28%	3.22%	3.22%	3.21%
	2 Weighted Average Remaining Maturity (WARM)	60	57	58	58	55	55	55	52	53	53	50
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$40,950,000	\$39,950,000	\$39,400,000	\$38,050,000	\$37,250,000	\$34,950,000	\$33,900,000	\$33,200,000	\$33,200,000	\$31,950,000	\$31,000,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$2,050,000	\$1,000,000	\$550,000	\$1,350,000	\$800,000	\$2,300,000	\$1,050,000	\$700,000	\$0	\$1,250,000	\$950,000
	5 Net Loan Rate	2.71%	2.71%	2.66%	2.70%	2.72%	2.78%	2.75%	2.76%	2.63%	2.66%	2.75%
	6 Senior Asset Percentage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	101.69%	101.80%	101.89%	102.02%	102.12%	102.26%	102.54%	102.79%	107.08%	106.51%	106.12%