

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: December 27, 2021

Collection Period: 11/01/21 to 11/30/21

| <b>I. Series 2003-A Asset and Liability Summary</b> |                                                                        |  |  |  |              |                         |                         |                          |                          |                       |
|-----------------------------------------------------|------------------------------------------------------------------------|--|--|--|--------------|-------------------------|-------------------------|--------------------------|--------------------------|-----------------------|
| <b>A. Student Loan Portfolio and Fund Balance</b>   |                                                                        |  |  |  |              |                         |                         |                          |                          |                       |
|                                                     |                                                                        |  |  |  |              | <b>October 31, 2021</b> | <b>Change</b>           | <b>November 30, 2021</b> |                          |                       |
| 1                                                   | Principal Balance                                                      |  |  |  |              | \$28,695,189.63         | (\$862,907.22)          | \$27,832,282.41          |                          |                       |
| 2                                                   | Accrued Interest                                                       |  |  |  |              | \$120,749.97            | (\$5,783.88)            | \$114,966.09             |                          |                       |
| 3                                                   | Total Principal And Accrued Interest Balance                           |  |  |  |              | <b>\$28,815,939.60</b>  | <b>(\$868,691.10)</b>   | <b>\$27,947,248.50</b>   |                          |                       |
| 4                                                   | Fund Accounts Balance                                                  |  |  |  |              | <b>\$2,625,509.22</b>   | <b>(\$258,508.22)</b>   | <b>\$2,367,001.00</b>    |                          |                       |
| 5                                                   | <b>Total Student Loans And Fund Balance</b>                            |  |  |  |              | <b>\$31,441,448.82</b>  | <b>(\$1,127,199.32)</b> | <b>\$30,314,249.50</b>   |                          |                       |
| <b>B. Student Loan Portfolio and Fund Balance</b>   |                                                                        |  |  |  |              |                         |                         |                          |                          |                       |
|                                                     |                                                                        |  |  |  |              | <b>October 31, 2021</b> | <b>Change</b>           | <b>November 30, 2021</b> |                          |                       |
| 1                                                   | Weighted Average Coupon (WAC)                                          |  |  |  |              | 3.20%                   | 0.00%                   | 3.20%                    |                          |                       |
| 2                                                   | Weighted Average Remaining Maturity (WARM) [includes in-school period] |  |  |  |              | 50                      | 0                       | 50                       |                          |                       |
| 3                                                   | Number of Loans                                                        |  |  |  |              | 6,393                   | (71)                    | 6,322                    |                          |                       |
| 4                                                   | Number of Borrowers                                                    |  |  |  |              | 5,832                   | (64)                    | 5,768                    |                          |                       |
| <b>C. Notes and Certificates</b>                    |                                                                        |  |  |  |              |                         |                         |                          |                          |                       |
|                                                     |                                                                        |  |  |  |              | <b>11/30/2021</b>       | <b>Balance</b>          | <b>Balance</b>           | <b>Balance</b>           | <b>% of</b>           |
|                                                     |                                                                        |  |  |  | <b>CUSIP</b> | <b>Interest Rate</b>    | <b>October 31, 2021</b> | <b>Change</b>            | <b>November 30, 2021</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    | 2.66900%                | \$30,250,000.00         | (\$1,200,000.00)         | \$29,050,000.00          | 100.0%                |
| 5                                                   | <b>Total Notes and Certificates</b>                                    |  |  |  |              | <b>2.66900%</b>         | <b>\$30,250,000.00</b>  | <b>(\$1,200,000.00)</b>  | <b>\$29,050,000.00</b>   | <b>100.0%</b>         |
| <b>D. Fund Accounts Balance</b>                     |                                                                        |  |  |  |              |                         |                         |                          |                          |                       |
|                                                     |                                                                        |  |  |  |              | <b>October 31, 2021</b> | <b>Change</b>           | <b>November 30, 2021</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                                                          |  |  |  |              | \$22,629.14             | (\$755.43)              | \$21,873.71              |                          |                       |
| 4                                                   | Collection Account                                                     |  |  |  |              | \$964,858.27            | \$307,408.18            | 1,272,266.45             |                          |                       |
| 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                                               |  |  |  |              | \$31,950.05             | \$29,589.97             | \$61,540.02              |                          |                       |
| 12                                                  | Class B Principal Account                                              |  |  |  |              | \$1,206,071.76          | (\$594,750.94)          | \$611,320.82             |                          |                       |
| 13                                                  | <b>Total Fund Accounts Balance</b>                                     |  |  |  |              | <b>\$2,625,509.22</b>   | <b>(\$258,508.22)</b>   | <b>\$2,367,001.00</b>    |                          |                       |

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| II. Series 2003-A Transactions and Accruals |                                                 |                          |
|---------------------------------------------|-------------------------------------------------|--------------------------|
| <b>A.</b>                                   | <b>Student Loan Cash Principal Activity</b>     | <b>November 30, 2021</b> |
|                                             | 1 Borrower Payments - Total                     | (\$853,986.61)           |
|                                             | 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                   |
|                                             | <b>6 Total Cash Principal Activity</b>          | <b>(\$853,986.61)</b>    |
| <b>B.</b>                                   | <b>Student Loan Non-Cash Principal Activity</b> |                          |
|                                             | 1 Capitalized Interest                          | \$634.59                 |
|                                             | 2 New Acquisitions/Cancellations - Fees         | \$0.00                   |
|                                             | 3 Capitalized Guarantee Fees                    | \$0.00                   |
|                                             | 4a Small Balance and Other Adjustments          | (\$320.28)               |
|                                             | 4b Adjustments - Write-offs                     | (\$9,234.92)             |
|                                             | 4 Total Adjustments                             | (\$9,555.20)             |
|                                             | <b>5 Total Non-Cash Principal Activity</b>      | <b>(\$8,920.61)</b>      |
| <b>C.</b>                                   | <b>Total Student Loan Principal Activity</b>    | <b>(\$862,907.22)</b>    |
| <b>D.</b>                                   | <b>Student Loan Cash Interest Activity</b>      |                          |
|                                             | 1 Borrower Payments - Total                     | (\$86,174.31)            |
|                                             | 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                   |
|                                             | <b>5 Total Cash Interest Activity</b>           | <b>(\$86,174.31)</b>     |
| <b>E.</b>                                   | <b>Student Loan Non-Cash Interest Activity</b>  |                          |
|                                             | 1 Borrower Accruals                             | \$80,122.04              |
|                                             | 2 Capitalized Interest                          | (\$634.59)               |
|                                             | 3a Small Balance and Other Adjustments          | (\$201.37)               |
|                                             | 3b Adjustments - Write-offs                     | (\$210.05)               |
|                                             | 3 Total Adjustments                             | (\$411.42)               |
|                                             | 4 Fee Accruals                                  | \$1,314.40               |
|                                             | <b>5 Total Non-Cash Interest Activity</b>       | <b>\$80,390.43</b>       |
| <b>F.</b>                                   | <b>Total Student Loan Interest Activity</b>     | <b>(\$5,783.88)</b>      |

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| <b>III. Series 2003-A Collection Fund Activity</b>                                        |                                                                                                                                |                          |                                   |                                       |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------------|---------------------------------------|
| <b>A. Collection Fund</b>                                                                 | <b>Beginning Balance</b>                                                                                                       | <b>November 30, 2021</b> |                                   |                                       |
|                                                                                           | Transfers to Other Funds                                                                                                       | \$690,079.37             |                                   |                                       |
|                                                                                           | 1a Amount received in the collection account related to the collection period                                                  | (\$690,079.37)           |                                   |                                       |
|                                                                                           | 1b Earnings                                                                                                                    | \$919,073.04             |                                   |                                       |
|                                                                                           | 1c Recoveries                                                                                                                  | \$60.10                  |                                   |                                       |
|                                                                                           | 1d Misc. Payments Received/Due                                                                                                 | \$57,266.53              |                                   |                                       |
|                                                                                           | 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                   |                                   |                                       |
|                                                                                           | <b>Ending Balance</b>                                                                                                          | <b>\$976,399.67</b>      |                                   |                                       |
| <b>B. Required Payments Under Waterfall</b>                                               |                                                                                                                                | <b>Payment</b>           | <b>Distribute from Collection</b> | <b>Transfer from Capitalized Fund</b> |
|                                                                                           | 1a Administrative Allowance                                                                                                    | \$23,912.66              | \$23,912.66                       | \$0.00                                |
|                                                                                           | 1b Broker Dealer, Auction Agent and Other Fees                                                                                 | \$774.47                 | \$774.47                          | \$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                                                         | \$56,808.96              | \$56,808.96                       | \$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)                                           | \$894,903.58             | \$894,903.58                      | \$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>\$976,399.67</b>                                                                                                            | <b>\$976,399.67</b>      | <b>\$0.00</b>                     |                                       |

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| <b>IV. Series 2003-A Notes Waterfall for Distributions</b> |                 |                                                                                                   |                     |                                    |                              |
|------------------------------------------------------------|-----------------|---------------------------------------------------------------------------------------------------|---------------------|------------------------------------|------------------------------|
|                                                            |                 |                                                                                                   |                     | <b>Remaining<br/>Funds Balance</b> | <b>CAPI Account<br/>Uses</b> |
| <b>A.</b>                                                  |                 | Total Available Funds (Collection Fund Account)                                                   | <b>\$976,399.67</b> | <b>\$976,399.67</b>                | \$0.00                       |
| <b>B.</b>                                                  | <b>First</b>    | <b>Administrative Allowance</b>                                                                   | <b>\$24,687.13</b>  | <b>\$951,712.54</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>       | \$951,712.54                       | \$0.00                       |
|                                                            | (b)             | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]                             | <b>\$0.00</b>       | \$951,712.54                       | \$0.00                       |
|                                                            | (c)             | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]                             | <b>\$0.00</b>       | \$951,712.54                       | \$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              | \$951,712.54                       | \$0.00                       |
|                                                            | (b)             | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]                             | \$0.00              | \$951,712.54                       | \$0.00                       |
|                                                            | (c)             | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]                             | \$0.00              | \$951,712.54                       | \$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>\$56,808.96</b>  | \$894,903.58                       | \$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              | \$894,903.58                       | \$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              | \$894,903.58                       | \$0.00                       |
| <b>H.</b>                                                  | <b>Seventh</b>  | Payment to the Capitalized Interest account to increase balance thereof set forth                 | \$0.00              | \$894,903.58                       | \$0.00                       |
| <b>I.</b>                                                  | <b>Eighth</b>   | Reserved                                                                                          | \$0.00              | \$894,903.58                       | \$0.00                       |
| <b>J.</b>                                                  | <b>Ninth</b>    | Payment of any carry-over amounts due with respect to the class B notes                           | \$0.00              | \$894,903.58                       | \$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>       | \$894,903.58                       | \$0.00                       |
|                                                            | (b)             | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]                             | <b>\$0.00</b>       | \$894,903.58                       | \$0.00                       |
|                                                            | (c)             | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]                             | <b>\$0.00</b>       | \$894,903.58                       | \$0.00                       |
|                                                            | (d)             | Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]                          | <b>\$894,903.58</b> | \$0.00                             | \$0.00                       |
|                                                            | (e)             | <b>Total Principal Distribution on Notes or Obligations:</b>                                      | <b>\$894,903.58</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                       |

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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                                   |  | \$29,050,000.00         |                          |
| 4 Amount of Accrued Interest                                      |  | \$74,333.28             |                          |
| 5 Plus investment earnings and late fees                          |  | \$1,369.08              |                          |
| 6 Minus Amount of interest on FRN                                 |  | \$0.00                  |                          |
| 7 Minus portion of Administrative allowance                       |  | \$10,437.11             |                          |
| 8 Minus Notes fees expected during current Interest Period        |  | \$774.47                |                          |
| 9 Annualized Net Loan Rate based on Current ARC Notes Outstanding |  | 2.67%                   |                          |
| <b>Net Loan Rate</b>                                              |  | <b>2.67%</b>            |                          |
| <b>B. Senior Asset Percentage</b>                                 |  | <b>Pre-Distribution</b> | <b>Post-Distribution</b> |
| 1 Student Loan Portfolio Balance                                  |  | \$27,947,248.50         | \$27,947,248.50          |
| 2 Fund Balances                                                   |  | \$2,367,055.68          | \$1,682,241.70           |
| 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                                  |  | \$27,947,248.50         | \$27,947,248.50          |
| 2 Fund Balances                                                   |  | \$2,367,055.68          | \$1,682,241.70           |
| 3 All Notes Interest and Fees Accrued                             |  | \$41,609.72             | \$41,609.72              |
| 4 All Notes Outstanding                                           |  | \$28,450,000.00         | \$28,450,000.00          |
| <b>Subordinate Asset Percentage</b>                               |  | <b>106.41%</b>          | <b>104.00%</b>           |

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| <b>VI. Series 2003-A Portfolio Characteristics</b> |                        |                        |                       |
|----------------------------------------------------|------------------------|------------------------|-----------------------|
|                                                    | <b>Number of Loans</b> | <b>Dollar Amount</b>   | <b>% of Portfolio</b> |
| <b>A. Loan Type Distribution:</b>                  |                        |                        |                       |
| 1 Private Loans                                    | 6,322                  | \$27,832,282.41        | 100.00%               |
| <b>2 Total By Loan Type Distribution</b>           | <b>6,322</b>           | <b>\$27,832,282.41</b> | <b>100.00%</b>        |
| <b>B. Borrower Status Distribution:</b>            |                        |                        |                       |
| 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                                      | 27                     | \$149,505.85           | 0.54%                 |
| 5 Repayment                                        | 6,286                  | \$27,623,296.17        | 99.25%                |
| 6 Interim Charge-Offs                              | 5                      | \$22,200.38            | 0.08%                 |
| <b>7 Total By Borrower Status Distribution</b>     | <b>6,322</b>           | <b>\$27,832,282.41</b> | <b>100.00%</b>        |
| <b>C. School Type Distribution:</b>                |                        |                        |                       |
| 1 Graduate                                         | 6,294                  | \$27,679,883.45        | 99.45%                |
| 2 Undergraduate                                    | 28                     | \$152,398.96           | 0.55%                 |
| <b>3 Total By Loan Type Distribution</b>           | <b>6,322</b>           | <b>\$27,832,282.41</b> | <b>100.00%</b>        |

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| VII. Series 2003-A Notes      |              | Portfolio Status By Loan Type |                |  |
|-------------------------------|--------------|-------------------------------|----------------|--|
| Status                        | # of Loans   | Amount (\$)                   | Percentage (%) |  |
| <b>A. INTERIM:</b>            |              | Includes Accrued Int.         |                |  |
| <b>A. In-School</b>           |              |                               |                |  |
| Current                       | 4            | \$71,496.67                   | 0.26%          |  |
| <b>B. Grace</b>               |              |                               |                |  |
| Current                       | 0            | \$0.00                        | 0.00%          |  |
| <b>C. TOTAL INTERIM</b>       | <b>4</b>     | <b>\$71,496.67</b>            | <b>0.26%</b>   |  |
| <b>D. REPAYMENT:</b>          |              |                               |                |  |
| <b>Active</b>                 |              |                               |                |  |
| Current                       | 5,742        | \$24,701,539.89               | 88.39%         |  |
| 1-29 Days Delinquent          | 374          | \$1,791,682.82                | 6.41%          |  |
| 30-59 Days Delinquent         | 92           | \$555,365.86                  | 1.99%          |  |
| 60-89 Days Delinquent         | 28           | \$205,571.19                  | 0.74%          |  |
| 90-119 Days Delinquent        | 18           | \$153,305.00                  | 0.55%          |  |
| 120-149 Days Delinquent       | 23           | \$218,261.52                  | 0.78%          |  |
| 150-179 Days Delinquent       | 9            | \$73,339.83                   | 0.26%          |  |
| > 180 Days Delinquent         | 0            | \$0.00                        | 0.00%          |  |
| <b>E. Deferment:</b>          |              |                               |                |  |
| Current                       | 0            | \$0.00                        | 0.00%          |  |
| <b>F. Forbearance:</b>        |              |                               |                |  |
| Current                       | 27           | \$153,111.77                  | 0.55%          |  |
| <b>G. Interim Charge-Offs</b> | <b>5</b>     | <b>\$23,573.95</b>            | <b>0.08%</b>   |  |
| <b>H. TOTAL REPAYMENT</b>     | <b>6,318</b> | <b>\$27,875,751.83</b>        | <b>99.74%</b>  |  |
| <b>I. TOTAL PORTFOLIO</b>     | <b>6,322</b> | <b>\$27,947,248.50</b>        | <b>100.00%</b> |  |

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: December 27, 2021

Collection Period: 11/01/21 to 11/30/21

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

|           |                                                |              |
|-----------|------------------------------------------------|--------------|
| <b>A.</b> | 1 ABS Notes Outstanding                        | \$29,050,000 |
| <b>B.</b> | 1 Total Private Principal Outstanding Balance  | \$27,832,282 |
|           | 2 Total Fund Accounts Balance                  | \$2,367,001  |
|           | 3 Total Principal and Accrued Interest Balance | \$27,947,249 |
|           | 4 Number of Loans                              | 6,322        |
|           | 5 Number of Borrowers                          | 5,768        |
| <b>C.</b> | 1 Borrower Payments- Principal                 | \$853,987    |
|           | 2 Borrower Payments- Interest                  | \$86,174     |
| <b>D.</b> | 1 Necessary Funds Transfer to Meet Obligations | \$0          |
|           | 2 Administrative Allowance                     | \$23,913     |
|           | 3 Cash Release to Access Group Inc             | \$0          |
| <b>E.</b> | 1 Weighted Average Coupon (WAC)                | 3.20%        |
|           | 2 Weighted Average Remaining Maturity (WARM)   | 50           |
| <b>F.</b> | 1 Senior Notes Outstanding                     | \$0          |
|           | 2 Subordinate Note Outstanding                 | \$29,050,000 |
|           | 3 Senior Principal Distribution Amount         | \$0          |
|           | 4 Subordinate Principal Distribution Amount    | \$1,200,000  |
|           | 5 Net Loan Rate                                | 2.67%        |
|           | 6 Senior Asset Percentage                      | N/A          |
|           | 7 Total Asset Percentage                       | 106.41%      |



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Portfolio Trend Analysis Report

November 30, 2021

#### IX. Asset-Backed Securities Notes Series 2003-A

| Collection Periods |                                                | January-21   | February-21  | March-21     | April-21     | May-21       | June-21      | July-21      | August-21    | September-21 | October-21   | November-21  |
|--------------------|------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Reporting Date     |                                                | 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   | 11/26/2021   | 12/27/2021   |
| <b>A.</b>          | <b>1 Asset Backed Securities</b>               | \$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 | \$30,250,000 | \$29,050,000 |
| <b>B.</b>          | 1 Total Private Principal Balance              | \$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 | \$28,695,190 | \$27,832,282 |
|                    | 2 Total Fund Accounts Balance                  | \$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  | \$2,625,509  | \$2,367,001  |
|                    | 3 Total Principal and Accrued Interest Balance | \$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 | \$28,815,940 | \$27,947,249 |
|                    | 4 Number of Loans                              | 7,147        | 7,076        | 6,960        | 6,865        | 6,778        | 6,697        | 6,624        | 6,540        | 6,475        | 6,393        | 6,322        |
|                    | 5 Number of Borrowers                          | 6,496        | 6,432        | 6,331        | 6,253        | 6,175        | 6,101        | 6,041        | 5,961        | 5,902        | 5,832        | 5,768        |
| <b>C.</b>          | 1 Borrower Payments- Principal                 | \$951,054    | \$723,908    | \$1,278,256  | \$872,968    | \$895,345    | \$909,681    | \$849,264    | \$908,758    | \$846,049    | \$790,068    | \$853,987    |
|                    | 2 Borrower Payments- Interest                  | \$117,221    | \$78,480     | \$140,813    | \$107,127    | \$93,287     | \$100,160    | \$97,720     | \$97,696     | \$97,517     | \$87,078     | \$86,174     |
| <b>D.</b>          | 1 Necessary Funds Transfer to Meet Obligations | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
|                    | 2 Administrative Allowance                     | \$31,600     | \$30,796     | \$30,189     | \$29,108     | \$28,329     | \$27,543     | \$26,792     | \$26,068     | \$25,295     | \$24,563     | \$23,913     |
|                    | 3 Cash Release to Access Group                 | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
| <b>E.</b>          | 1 Weighted Average Coupon (WAC)                | 3.31%        | 3.31%        | 3.31%        | 3.28%        | 3.28%        | 3.28%        | 3.22%        | 3.22%        | 3.21%        | 3.20%        | 3.20%        |
|                    | 2 Weighted Average Remaining Maturity (WARM)   | 58           | 58           | 55           | 55           | 55           | 52           | 53           | 53           | 50           | 50           | 50           |
| <b>F.</b>          | 1 Senior Notes Outstanding                     | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
|                    | 2 Subordinate Note Outstanding                 | \$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 | \$30,250,000 | \$29,050,000 |
|                    | 3 Senior Principal Distribution Amount         | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
|                    | 4 Subordinate Principal Distribution Amount    | \$550,000    | \$1,350,000  | \$800,000    | \$2,300,000  | \$1,050,000  | \$700,000    | \$0          | \$1,250,000  | \$950,000    | \$750,000    | \$1,200,000  |
|                    | 5 Net Loan Rate                                | 2.66%        | 2.70%        | 2.72%        | 2.78%        | 2.75%        | 2.76%        | 2.63%        | 2.66%        | 2.75%        | 2.64%        | 2.67%        |
|                    | 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                 | 101.89%      | 102.02%      | 102.12%      | 102.26%      | 102.54%      | 102.79%      | 107.08%      | 106.51%      | 106.12%      | 108.17%      | 106.41%      |