

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: February 25, 2022

Collection Period: 01/01/22 to 01/31/22

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2021	Change	January 31, 2022		
1	Principal Balance				\$26,964,251.87	(\$919,073.90)	\$26,045,177.97		
2	Accrued Interest				\$114,453.09	(\$9,073.33)	\$105,379.76		
3	Total Principal And Accrued Interest Balance				\$27,078,704.96	(\$928,147.23)	\$26,150,557.73		
4	Fund Accounts Balance				\$2,659,259.39	\$30,464.21	\$2,689,723.60		
5	Total Student Loans And Fund Balance				\$29,737,964.35	(\$897,683.02)	\$28,840,281.33		
B. Student Loan Portfolio and Fund Balance									
					December 31, 2021	Change	January 31, 2022		
1	Weighted Average Coupon (WAC)				3.20%	0.05%	3.25%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]	47	0	48		
3	Number of Loans				6,248	(96)	6,152		
4	Number of Borrowers				5,702	(84)	5,618		
C. Notes and Certificates									
					1/31/2022	Balance	Balance	Balance	% of
						December 31, 2021	Change	January 31, 2022	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%	\$28,450,000.00	(\$900,000.00)	\$27,550,000.00	100.0%
5	Total Notes and Certificates				2.64300%	\$28,450,000.00	(\$900,000.00)	\$27,550,000.00	100.0%
D. Fund Accounts Balance									
					December 31, 2021	Change	January 31, 2022		
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				\$21,212.16	(\$736.59)	\$20,475.57		
4	Collection Account				\$1,272,950.82	(\$241,464.98)	1,031,485.84		
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				\$58,872.01	(\$954.09)	\$57,917.92		
12	Class B Principal Account				\$906,224.40	\$273,619.87	\$1,179,844.27		
13	Total Fund Accounts Balance				\$2,659,259.39	\$30,464.21	\$2,689,723.60		

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II. Series 2003-A Transactions and Accruals		
		January 31, 2022
A. Student Loan Cash Principal Activity		
1	Borrower Payments - Total	(\$891,478.04)
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	(\$891,478.04)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$2,169.65
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$295.15)
4b	Adjustments - Write-offs	(\$29,470.36)
4	Total Adjustments	(\$29,765.51)
5	Total Non-Cash Principal Activity	(\$27,595.86)
C. Total Student Loan Principal Activity		(\$919,073.90)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$85,816.70)
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	(\$85,816.70)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$78,640.97
2	Capitalized Interest	(\$2,169.65)
3a	Small Balance and Other Adjustments	\$229.90
3b	Adjustments - Write-offs	(\$1,224.68)
3	Total Adjustments	(\$994.78)
4	Fee Accruals	\$1,266.83
5	Total Non-Cash Interest Activity	\$76,743.37
F. Total Student Loan Interest Activity		(\$9,073.33)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2022		
	Transfers to Other Funds	\$1,253,418.28		
	1a Amount received in the collection account related to the collection period	(\$1,253,418.28)		
	1b Earnings	\$706,788.86		
	1c Recoveries	\$64.61		
	1d Misc. Payments Received/Due	\$34,593.95		
	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	\$741,447.42		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$22,470.21	\$22,470.21	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$718.66	\$718.66	\$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	\$53,465.28	\$53,465.28	\$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)	\$664,793.27	\$664,793.27	\$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	\$741,447.42	\$741,447.42	\$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)		\$741,447.42	\$0.00
B.	First	Administrative Allowance		\$23,188.87	\$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	\$718,258.55
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]		\$0.00	\$718,258.55
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]		\$0.00	\$718,258.55
	(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	\$718,258.55
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]		\$0.00	\$718,258.55
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]		\$0.00	\$718,258.55
	(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		\$53,465.28	\$664,793.27
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)		\$0.00	\$664,793.27
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$664,793.27
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth		\$0.00	\$664,793.27
I.	Eighth	Reserved		\$0.00	\$664,793.27
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes		\$0.00	\$664,793.27
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	\$664,793.27
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]		\$0.00	\$664,793.27
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]		\$0.00	\$664,793.27
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]		\$664,793.27	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:		\$664,793.27	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.		\$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		\$27,550,000.00	
4 Amount of Accrued Interest		\$70,691.67	
5 Plus investment earnings and late fees		\$1,332.73	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$9,766.94	
8 Minus Notes fees expected during current Interest Period		\$718.66	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.69%	
Net Loan Rate		2.69%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$26,150,557.73		\$26,150,557.73
2 Fund Balances	\$2,689,789.50		\$1,460,022.40
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	\$26,150,557.73		\$26,150,557.73
2 Fund Balances	\$2,689,789.50		\$1,460,022.40
3 All Notes Interest and Fees Accrued	\$51,388.72		\$51,388.72
4 All Notes Outstanding	\$26,400,000.00		\$26,400,000.00
Subordinate Asset Percentage	109.05%		104.39%

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	6,152	\$26,045,177.97	100.00%
2 Total By Loan Type Distribution	6,152	\$26,045,177.97	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.14%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	14	\$67,074.15	0.26%
5 Repayment	6,127	\$25,862,209.54	99.30%
6 Interim Charge-Offs	7	\$78,614.27	0.30%
7 Total By Borrower Status Distribution	6,152	\$26,045,177.97	100.00%
C. School Type Distribution:			
1 Graduate	6,125	\$25,902,452.21	99.45%
2 Undergraduate	27	\$142,725.76	0.55%
3 Total By Loan Type Distribution	6,152	\$26,045,177.97	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	\$71,737.24	0.27%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$71,737.24	0.27%	
D. REPAYMENT:				
Active				
Current	5,672	\$23,477,108.76	89.78%	
1-29 Days Delinquent	312	\$1,476,775.03	5.65%	
30-59 Days Delinquent	82	\$517,972.91	1.98%	
60-89 Days Delinquent	19	\$103,674.73	0.40%	
90-119 Days Delinquent	17	\$160,277.43	0.61%	
120-149 Days Delinquent	12	\$84,851.21	0.32%	
150-179 Days Delinquent	13	\$107,739.49	0.41%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	14	\$69,005.01	0.26%	
G. Interim Charge-Offs	7	\$81,415.92	0.31%	
H. TOTAL REPAYMENT	6,148	\$26,078,820.49	99.73%	
I. TOTAL PORTFOLIO	6,152	\$26,150,557.73	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$27,550,000
B.	1 Total Private Principal Outstanding Balance	\$26,045,178
	2 Total Fund Accounts Balance	\$2,689,724
	3 Total Principal and Accrued Interest Balance	\$26,150,558
	4 Number of Loans	6,152
	5 Number of Borrowers	5,618
C.	1 Borrower Payments- Principal	\$891,478
	2 Borrower Payments- Interest	\$85,817
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$22,470
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.25%
	2 Weighted Average Remaining Maturity (WARM)	48
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$27,550,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$900,000
	5 Net Loan Rate	2.69%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	109.05%

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Portfolio Trend Analysis Report

January 31, 2022

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		March-21	April-21	May-21	June-21	July-21	August-21	September-21	October-21	November-21	December-21	January-22
Reporting Date		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	1/25/2022	2/25/2022
A.	1 Asset Backed Securities	\$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	\$28,450,000	\$27,550,000
B.	1 Total Private Principal Balance	\$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	\$26,964,252	\$26,045,178
	2 Total Fund Accounts Balance	\$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	\$2,659,259	\$2,689,724
	3 Total Principal and Accrued Interest Balance	\$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	\$27,078,705	\$26,150,558
	4 Number of Loans	6,960	6,865	6,778	6,697	6,624	6,540	6,475	6,393	6,322	6,248	6,152
	5 Number of Borrowers	6,331	6,253	6,175	6,101	6,041	5,961	5,902	5,832	5,768	5,702	5,618
C.	1 Borrower Payments- Principal	\$1,278,256	\$872,968	\$895,345	\$909,681	\$849,264	\$908,758	\$846,049	\$790,068	\$853,987	\$856,902	\$891,478
	2 Borrower Payments- Interest	\$140,813	\$107,127	\$93,287	\$100,160	\$97,720	\$97,696	\$97,517	\$87,078	\$86,174	\$80,051	\$85,817
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$30,189	\$29,108	\$28,329	\$27,543	\$26,792	\$26,068	\$25,295	\$24,563	\$23,913	\$23,194	\$22,470
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.31%	3.28%	3.28%	3.28%	3.22%	3.22%	3.21%	3.20%	3.20%	3.20%	3.25%
	2 Weighted Average Remaining Maturity (WARM)	55	55	55	52	53	53	50	50	50	47	48
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$28,450,000	\$27,550,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$800,000	\$2,300,000	\$1,050,000	\$700,000	\$0	\$1,250,000	\$950,000	\$750,000	\$1,200,000	\$600,000	\$900,000
	5 Net Loan Rate	2.72%	2.78%	2.75%	2.76%	2.63%	2.66%	2.75%	2.64%	2.67%	2.64%	2.69%
	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	102.12%	102.26%	102.54%	102.79%	107.08%	106.51%	106.12%	108.17%	106.41%	107.77%	109.05%