

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: January 25, 2023

Collection Period: 12/01/22 to 12/31/22

<b>I. Series 2003-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>November 30, 2022</b>	<b>Change</b>	<b>December 31, 2022</b>		
1	Principal Balance				\$18,020,821.96	(\$691,325.80)	\$17,329,496.16		
2	Accrued Interest				\$102,934.81	\$2,229.64	\$105,164.45		
3	Total Principal And Accrued Interest Balance				<b>\$18,123,756.77</b>	<b>(\$689,096.16)</b>	<b>\$17,434,660.61</b>		
4	Fund Accounts Balance				<b>\$2,152,036.32</b>	<b>\$206,648.63</b>	<b>\$2,358,684.95</b>		
5	<b>Total Student Loans And Fund Balance</b>				<b>\$20,275,793.09</b>	<b>(\$482,447.53)</b>	<b>\$19,793,345.56</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>									
					<b>November 30, 2022</b>	<b>Change</b>	<b>December 31, 2022</b>		
1	Weighted Average Coupon (WAC)				6.17%	0.00%	6.17%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		41	(3)	38		
3	Number of Loans				5,294	(73)	5,221		
4	Number of Borrowers				4,859	(64)	4,795		
<b>C. Notes and Certificates</b>									
					<b>12/31/2022</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
						<b>November 30, 2022</b>	<b>Change</b>	<b>December 31, 2022</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	5.90000%	\$18,700,000.00	(\$500,000.00)	\$18,200,000.00	100.0%
5	<b>Total Notes and Certificates</b>				<b>5.90000%</b>	<b>\$18,700,000.00</b>	<b>(\$500,000.00)</b>	<b>\$18,200,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
					<b>November 30, 2022</b>	<b>Change</b>	<b>December 31, 2022</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				\$3,762.80	(\$250.95)	\$3,511.85		
4	Collection Account				\$1,139,070.21	(\$311,228.31)	827,841.90		
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				\$89,721.17	(\$5,284.92)	\$84,436.25		
12	Class B Principal Account				\$519,482.14	\$523,412.81	\$1,042,894.95		
13	<b>Total Fund Accounts Balance</b>				<b>\$2,152,036.32</b>	<b>\$206,648.63</b>	<b>\$2,358,684.95</b>		

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Collection Period: 12/01/22 to 12/31/22

II. Series 2003-A Transactions and Accruals		
<b>A. Student Loan Cash Principal Activity</b>	<b>December 31, 2022</b>	
1 Borrower Payments - Total		(\$676,923.40)
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>(\$676,923.40)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$262.63
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$18.85	
4b Adjustments - Write-offs	(\$14,683.88)	
4 Total Adjustments		(\$14,665.03)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$14,402.40)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$691,325.80)</b>
<b>D. Student Loan Cash Interest Activity</b>		
1 Borrower Payments - Total		(\$94,970.70)
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
<b>5 Total Cash Interest Activity</b>		<b>(\$94,970.70)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$96,428.78
2 Capitalized Interest		(\$262.63)
3a Small Balance and Other Adjustments	(\$44.83)	
3b Adjustments - Write-offs	(\$167.79)	
3 Total Adjustments		(\$212.62)
4 Fee Accruals		\$1,246.81
<b>5 Total Non-Cash Interest Activity</b>		<b>\$97,200.34</b>
<b>F. Total Student Loan Interest Activity</b>		<b>\$2,229.64</b>

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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<b>III. Series 2003-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>December 31, 2022</b>		
	Transfers to Other Funds	\$1,113,317.61		
	1a Amount received in the collection account related to the collection period	(\$1,113,317.61)		
	1b Earnings	\$751,884.97		
	1c Recoveries	\$5,697.50		
	1d Misc. Payments Received/Due	\$24,497.70		
	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>\$782,080.17</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>			<b>Transfer from Capitalized Fund</b>	
1b <b>Broker Dealer, Auction Agent and Other Fees</b>		\$6,757.81	\$6,757.81	\$0.00
2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$468.22	\$468.22	\$0.00
2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$0.00	\$0.00	\$0.00
3a <b>Payment of Principal Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
3b <b>Payment of Principal Distribution Amount on Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
3c <b>Payment of Principal Distribution Amount on Senior Notes; Class A-3</b>		\$0.00	\$0.00	\$0.00
4 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>		\$76,310.47	\$76,310.47	\$0.00
5 <b>Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)</b>		\$0.00	\$0.00	\$0.00
6 <b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>		\$0.00	\$0.00	\$0.00
7 <b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$0.00	\$0.00	
8 <b>Reserved</b>	\$0.00	\$0.00	\$0.00	
9 <b>Payment of any carry-over amounts due with respect to the class B notes</b>	\$0.00	\$0.00	\$0.00	
10 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$698,543.67	\$698,543.67	\$0.00	
11 <b>Only on or after the Capitalized interest release date, any remainder to Access Group.</b>	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$782,080.17</b>	<b>\$782,080.17</b>	<b>\$0.00</b>	

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IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$782,080.17</b>	<b>\$782,080.17</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$7,226.03</b>	<b>\$774,854.14</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>	\$774,854.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$774,854.14	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$774,854.14	\$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	\$774,854.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$774,854.14	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$774,854.14	\$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>\$76,310.47</b>	\$698,543.67	\$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	\$698,543.67	\$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	\$698,543.67	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$698,543.67	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$698,543.67	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$698,543.67	\$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>	\$698,543.67	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$698,543.67	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$698,543.67	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$698,543.67</b>	\$0.00	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$698,543.67</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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## Student Loan Asset Backed Series 2003-A Notes

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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		\$18,200,000.00	
4 Amount of Accrued Interest		\$89,347.61	
5 Plus investment earnings and late fees		\$7,605.77	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$6,498.56	
8 Minus Notes fees expected during current Interest Period		\$468.22	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.94%	
<b>Net Loan Rate</b>		<b>5.94%</b>	
<b>B. Senior Asset Percentage</b>		<b>Pre-Distribution</b>	<b>Post-Distribution</b>
1 Student Loan Portfolio Balance		\$17,434,660.61	\$17,434,660.61
2 Fund Balances		\$2,365,043.91	\$1,275,166.34
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		\$17,434,660.61	\$17,434,660.61
2 Fund Balances		\$2,365,043.91	\$1,275,166.34
3 All Notes Interest and Fees Accrued		\$69,093.59	\$69,093.59
4 All Notes Outstanding		\$18,200,000.00	\$17,200,000.00
<b>Subordinate Asset Percentage</b>		<b>108.41%</b>	<b>108.38%</b>

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## Student Loan Asset Backed Series 2003-A Notes

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#### VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A. Loan Type Distribution:</b>				
1	Private Loans	5,221	\$17,329,496.16	100.00%
2	<b>Total By Loan Type Distribution</b>	<b>5,221</b>	<b>\$17,329,496.16</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>				
1	In-School	4	\$37,280.01	0.22%
2	Grace	0	\$0.00	0.00%
3	Deferment	0	\$0.00	0.00%
4	Forbearance	6	\$32,056.31	0.18%
5	Repayment	5,210	\$17,241,086.02	99.49%
6	Interim Charge-Offs	1	\$19,073.82	0.11%
7	<b>Total By Borrower Status Distribution</b>	<b>5,221</b>	<b>\$17,329,496.16</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>				
1	Graduate	5,200	\$17,234,715.23	99.45%
2	Undergraduate	21	\$94,780.93	0.55%
3	<b>Total By Loan Type Distribution</b>	<b>5,221</b>	<b>\$17,329,496.16</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2003-A Notes

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	4	\$73,482.88	0.42%	
<b>B. Grace</b>				
Current	0	\$0.00	0.00%	
<b>C. TOTAL INTERIM</b>	<b>4</b>	<b>\$73,482.88</b>	<b>0.42%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	4,743	\$15,249,366.89	87.47%	
1-29 Days Delinquent	310	\$1,234,871.45	7.08%	
30-59 Days Delinquent	74	\$310,284.38	1.78%	
60-89 Days Delinquent	38	\$167,850.60	0.96%	
90-119 Days Delinquent	19	\$141,383.01	0.81%	
120-149 Days Delinquent	13	\$107,612.06	0.62%	
150-179 Days Delinquent	13	\$94,367.75	0.54%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	6	\$34,415.57	0.20%	
<b>G. Interim Charge-Offs</b>	<b>1</b>	<b>\$21,026.02</b>	<b>0.12%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>5,217</b>	<b>\$17,361,177.73</b>	<b>99.58%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>5,221</b>	<b>\$17,434,660.61</b>	<b>100.00%</b>	

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

<b>A.</b>	1 ABS Notes Outstanding	\$18,200,000
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$17,329,496
	2 Total Fund Accounts Balance	\$2,358,685
	3 Total Principal and Accrued Interest Balance	\$17,434,661
	4 Number of Loans	5,221
	5 Number of Borrowers	4,795
<b>C.</b>	1 Borrower Payments- Principal	\$676,923
	2 Borrower Payments- Interest	\$94,971
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$6,758
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	6.17%
	2 Weighted Average Remaining Maturity (WARM)	38
<b>F.</b>	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$18,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$500,000
	5 Net Loan Rate	5.94%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	108.41%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Portfolio Trend Analysis Report

December 31, 2022

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22
	Reporting Date	3/25/2022	4/25/2022	5/25/2022	6/27/2022	7/25/2022	8/25/2022	9/26/2022	10/25/2022	11/25/2022	12/27/2022	1/25/2023
<b>A.</b>	1 Asset Backed Securities	\$26,400,000	\$25,750,000	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000
<b>B.</b>	1 Total Private Principal Balance	\$25,173,463	\$24,209,228	\$23,408,770	\$22,559,655	\$21,787,400	\$21,054,936	\$20,235,414	\$19,510,246	\$18,763,070	\$18,020,822	\$17,329,496
	2 Total Fund Accounts Balance	\$2,430,104	\$2,733,673	\$1,401,873	\$1,689,759	\$2,496,339	\$2,367,523	\$2,209,396	\$2,440,651	\$2,123,825	\$2,152,036	\$2,358,685
	3 Total Principal and Accrued Interest Balance	\$25,271,021	\$24,307,541	\$23,506,642	\$22,657,955	\$21,880,564	\$21,157,947	\$20,335,458	\$19,602,939	\$18,869,710	\$18,123,757	\$17,434,661
	4 Number of Loans	6,067	5,988	5,904	5,815	5,722	5,655	5,547	5,481	5,385	5,294	5,221
	5 Number of Borrowers	5,542	5,473	5,399	5,323	5,243	5,183	5,084	5,023	4,941	4,859	4,795
<b>C.</b>	1 Borrower Payments- Principal	\$841,849	\$924,776	\$795,655	\$841,258	\$749,479	\$726,478	\$779,442	\$712,180	\$713,547	\$717,653	\$676,923
	2 Borrower Payments- Interest	\$76,012	\$71,458	\$75,330	\$74,641	\$75,541	\$80,620	\$89,925	\$85,994	\$91,386	\$100,777	\$94,971
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$9,767	\$9,440	\$20,174	\$19,507	\$8,460	\$8,170	\$7,896	\$16,863	\$7,316	\$7,036	\$6,758
	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)	3.25%	3.25%	3.58%	3.58%	3.58%	4.68%	4.68%	4.68%	6.17%	6.17%	6.17%
	2 Weighted Average Remaining Maturity (WARM)	48	45	45	45	43	43	43	41	41	41	38
<b>F.</b>	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$26,400,000	\$25,750,000	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,150,000	\$650,000	\$2,150,000	\$650,000	\$0	\$900,000	\$1,000,000	\$550,000	\$1,050,000	\$750,000	\$500,000
	5 Net Loan Rate	2.70%	2.68%	3.16%	3.16%	3.09%	4.27%	4.36%	4.33%	5.90%	5.94%	5.94%
	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	107.39%	108.60%	105.54%	106.03%	106.16%	106.62%	107.01%	107.30%	107.72%	108.13%	108.41%