

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: April 25, 2023

Collection Period: 03/01/23 to 03/31/23

#### I. Series 2003-A Asset and Liability Summary

##### A. Student Loan Portfolio and Fund Balance

	February 28, 2023	Change	March 31, 2023
1 Principal Balance	\$15,804,036.12	(\$774,662.80)	\$15,029,373.32
2 Accrued Interest	\$103,737.72	\$4,965.53	\$108,703.25
3 Total Principal And Accrued Interest Balance	<b>\$15,907,773.84</b>	<b>(\$769,697.27)</b>	<b>\$15,138,076.57</b>
4 Fund Accounts Balance	<b>\$2,281,421.77</b>	<b>(\$696,315.50)</b>	<b>\$1,585,106.27</b>
5 Total Student Loans And Fund Balance	<b>\$18,189,195.61</b>	<b>(\$1,466,012.77)</b>	<b>\$16,723,182.84</b>

##### B. Student Loan Portfolio and Fund Balance

	February 28, 2023	Change	March 31, 2023
1 Weighted Average Coupon (WAC)	7.85%	0.00%	7.85%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	39	(3)	36
3 Number of Loans	4,986	(103)	4,883
4 Number of Borrowers	4,572	(88)	4,484

##### C. Notes and Certificates

			3/31/2023	Balance	Balance	Balance	% of
		CUSIP	Interest Rate	February 28, 2023	Change	March 31, 2023	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	7.58000%	\$16,500,000.00	(\$1,350,000.00)	\$15,150,000.00	100.0%
5 Total Notes and Certificates			<b>7.58000%</b>	<b>\$16,500,000.00</b>	<b>(\$1,350,000.00)</b>	<b>\$15,150,000.00</b>	<b>100.0%</b>

##### D. Fund Accounts Balance

	February 28, 2023	Change	March 31, 2023
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	\$2,941.20	(\$739.22)	\$2,201.98
4 Collection Account	\$1,114,071.76	\$21,301.25	1,135,373.01
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	\$75,183.90	(\$75,183.90)	\$0.00
12 Class B Principal Account	\$689,224.91	(\$641,693.63)	\$47,531.28
13 Total Fund Accounts Balance	<b>\$2,281,421.77</b>	<b>(\$696,315.50)</b>	<b>\$1,585,106.27</b>

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	March 31, 2023	
	1 Borrower Payments - Total		(\$742,081.20)
	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		(\$742,081.20)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$1,057.73
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$152.01)	
	4b Adjustments - Write-offs	(\$33,487.32)	
	4 Total Adjustments		(\$33,639.33)
	5 Total Non-Cash Principal Activity		(\$32,581.60)
C.	Total Student Loan Principal Activity		
			(\$774,662.80)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$100,447.19)
	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		(\$100,447.19)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$105,949.98
	2 Capitalized Interest		(\$1,057.73)
	3a Small Balance and Other Adjustments	\$95.52	
	3b Adjustments - Write-offs	(\$856.25)	
	3 Total Adjustments		(\$760.73)
	4 Fee Accruals		\$1,281.20
	5 Total Non-Cash Interest Activity		\$105,412.72
F.	Total Student Loan Interest Activity		
			\$4,965.53

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	March 31, 2023	
	Beginning Balance	\$849,211.84	
	Transfers to Other Funds	(\$849,211.84)	
	1a Amount received in the collection account related to the collection period	\$1,065,277.78	
	1b Earnings	\$5,921.28	
	1c Recoveries	\$22,063.42	
	1d Misc. Payments Received/Due	\$0.00	
	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	\$1,093,262.48	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection    Transfer from Capitalized Fund
	1a Administrative Allowance	\$5,926.51	\$5,926.51    \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$412.41	\$412.41    \$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	\$88,091.19	\$88,091.19    \$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)	\$928,853.68	\$928,853.68    \$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$69,978.69	\$69,978.69    \$0.00
	Total Payments	\$1,093,262.48	\$1,093,262.48    \$0.00

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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>\$1,093,262.48</b>	<b>\$1,093,262.48</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$6,338.92</b>	<b>\$1,086,923.56</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>	\$1,086,923.56	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$1,086,923.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$1,086,923.56	\$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	\$1,086,923.56	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,086,923.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,086,923.56	\$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>\$88,091.19</b>	\$998,832.37	\$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	\$998,832.37	\$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	\$998,832.37	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$998,832.37	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$998,832.37	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$998,832.37	\$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>	\$998,832.37	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$998,832.37	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$998,832.37	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$928,853.68</b>	\$69,978.69	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$928,853.68</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	<b>\$69,978.69</b>	\$0.00	\$0.00

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## Student Loan Asset Backed Series 2003-A Notes

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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	\$15,150,000.00		
	4 Amount of Accrued Interest	\$98,535.82		
	5 Plus investment earnings and late fees	\$8,293.31		
	6 Minus Amount of interest on FRN	\$0.00		
	7 Minus portion of Administrative allowance	\$5,636.01		
	8 Minus Notes fees expected during current Interest Period	\$412.41		
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	7.99%		
	Net Loan Rate	7.99%		
B.	Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$15,138,076.57	\$15,138,076.57	
	2 Fund Balances	\$1,592,118.38	\$1,515,529.28	
	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	\$15,138,076.57	\$15,138,076.57	
	2 Fund Balances	\$1,592,118.38	\$1,515,529.28	
	3 All Notes Interest and Fees Accrued	\$3,605.85	\$3,605.85	
	4 All Notes Outstanding	\$15,150,000.00	\$15,150,000.00	
	Subordinate Asset Percentage	110.41%	109.90%	

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,883	\$15,029,373.32	100.00%
	2 Total By Loan Type Distribution	4,883	\$15,029,373.32	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$37,280.01	0.25%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	10	\$35,888.02	0.24%
	5 Repayment	4,869	\$14,956,205.29	99.51%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	4,883	\$15,029,373.32	100.00%
C.	School Type Distribution:			
	1 Graduate	4,863	\$14,942,406.33	99.42%
	2 Undergraduate	20	\$86,966.99	0.58%
	3 Total By Loan Type Distribution	4,883	\$15,029,373.32	100.00%

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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 (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	4	\$74,257.66	0.49%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$74,257.66	0.49%
D.	REPAYMENT:			
	Active			
	Current	4,436	\$13,144,905.51	86.83%
	1-29 Days Delinquent	286	\$1,080,051.70	7.13%
	30-59 Days Delinquent	78	\$357,349.60	2.36%
	60-89 Days Delinquent	17	\$103,198.48	0.68%
	90-119 Days Delinquent	20	\$132,237.58	0.87%
	120-149 Days Delinquent	18	\$126,834.08	0.84%
	150-179 Days Delinquent	14	\$80,946.28	0.53%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	10	\$38,295.68	0.25%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	4,879	\$15,063,818.91	99.51%
I.	TOTAL PORTFOLIO	4,883	\$15,138,076.57	100.00%

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

<b>A.</b>	1 ABS Notes Outstanding	\$15,150,000
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$15,029,373
	2 Total Fund Accounts Balance	\$1,585,106
	3 Total Principal and Accrued Interest Balance	\$15,138,077
	4 Number of Loans	4,883
	5 Number of Borrowers	4,484
<b>C.</b>	1 Borrower Payments- Principal	\$742,081
	2 Borrower Payments- Interest	\$100,447
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$5,927
	3 Cash Release to Access Group Inc	\$69,979
<b>E.</b>	1 Weighted Average Coupon (WAC)	7.85%
	2 Weighted Average Remaining Maturity (WARM)	36
<b>F.</b>	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$15,150,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,350,000
	5 Net Loan Rate	7.99%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	110.41%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Portfolio Trend Analysis Report

March 31, 2023

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

	Collection Periods	May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23	March-23
	Reporting Date	6/27/2022	7/25/2022	8/25/2022	9/26/2022	10/25/2022	11/25/2022	12/27/2022	1/25/2023	2/27/2023	3/27/2023	4/25/2023
<b>A.</b>	1 Asset Backed Securities	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000
<b>B.</b>	1 Total Private Principal Balance	\$22,559,655	\$21,787,400	\$21,054,936	\$20,235,414	\$19,510,246	\$18,763,070	\$18,020,822	\$17,329,496	\$16,528,004	\$15,804,036	\$15,029,373
	2 Total Fund Accounts Balance	\$1,689,759	\$2,496,339	\$2,367,523	\$2,209,396	\$2,440,651	\$2,123,825	\$2,152,036	\$2,358,685	\$2,211,713	\$2,281,422	\$1,585,106
	3 Total Principal and Accrued Interest Balance	\$22,657,955	\$21,880,564	\$21,157,947	\$20,335,458	\$19,602,939	\$18,869,710	\$18,123,757	\$17,434,661	\$16,642,080	\$15,907,774	\$15,138,077
	4 Number of Loans	5,815	5,722	5,655	5,547	5,481	5,385	5,294	5,221	5,113	4,986	4,883
	5 Number of Borrowers	5,323	5,243	5,183	5,084	5,023	4,941	4,859	4,795	4,693	4,572	4,484
<b>C.</b>	1 Borrower Payments- Principal	\$841,258	\$749,479	\$726,478	\$779,442	\$712,180	\$713,547	\$717,653	\$676,923	\$796,057	\$703,905	\$742,081
	2 Borrower Payments- Interest	\$74,641	\$75,541	\$80,620	\$89,925	\$85,994	\$91,386	\$100,777	\$94,971	\$108,415	\$110,455	\$100,447
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$19,507	\$8,460	\$8,170	\$7,896	\$16,863	\$7,316	\$7,036	\$6,758	\$6,499	\$6,198	\$5,927
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,194	\$41,626	\$69,979
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.58%	3.58%	4.68%	4.68%	4.68%	6.17%	6.17%	6.17%	7.85%	7.85%	7.85%
	2 Weighted Average Remaining Maturity (WARM)	45	43	43	43	41	41	41	38	39	39	36
<b>F.</b>	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$650,000	\$0	\$900,000	\$1,000,000	\$550,000	\$1,050,000	\$750,000	\$500,000	\$1,000,000	\$700,000	\$1,350,000
	5 Net Loan Rate	3.16%	3.09%	4.27%	4.36%	4.33%	5.90%	5.94%	5.94%	7.62%	7.58%	7.99%
	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	106.03%	106.16%	106.62%	107.01%	107.30%	107.72%	108.13%	108.41%	109.22%	109.84%	110.41%