

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: May 25, 2023

Collection Period: 04/01/23 to 04/30/23

I. Series 2003-A Asset and Liability Summary											
A.	Student Loan Portfolio and Fund Balance					March 31, 2023		Change		April 30, 2023	
	1 Principal Balance					\$15,029,373.32		(\$653,503.58)		\$14,375,869.74	
	2 Accrued Interest					\$108,703.25		(\$425.64)		\$108,277.61	
	3 Total Principal And Accrued Interest Balance					\$15,138,076.57		(\$653,929.22)		\$14,484,147.35	
	4 Fund Accounts Balance					\$1,585,106.27		(\$316,404.10)		\$1,268,702.17	
	5 Total Student Loans And Fund Balance					\$16,723,182.84		(\$970,333.32)		\$15,752,849.52	
B.	Student Loan Portfolio and Fund Balance					March 31, 2023		Change		April 30, 2023	
	1 Weighted Average Coupon (WAC)					7.85%		0.19%		8.04%	
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					36		0		37	
	3 Number of Loans					4,883		(93)		4,790	
	4 Number of Borrowers					4,484		(84)		4,400	
C.											
	Notes and Certificates					4/30/2023	Balance	Balance	Balance	% of	
						CUSIP	Interest Rate	March 31, 2023	Change	April 30, 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	7.19400%	\$15,150,000.00	(\$950,000.00)	\$14,200,000.00	100.0%
5 Total Notes and Certificates						7.19400%	\$15,150,000.00	(\$950,000.00)	\$14,200,000.00	100.0%	
D.											
	Fund Accounts Balance					March 31, 2023		Change		April 30, 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					\$2,201.98		(\$264.10)		\$1,937.88	
	4 Collection Account					\$1,135,373.01		(\$294,993.68)		840,379.33	
	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					\$0.00		\$0.00		\$0.00	
	12 Class B Principal Account					\$47,531.28		(\$21,146.32)		\$26,384.96	
13 Total Fund Accounts Balance					\$1,585,106.27		(\$316,404.10)		\$1,268,702.17		

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Collection Period: 04/01/23 to 04/30/23

II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	April 30, 2023	
	1 Borrower Payments - Total		(\$651,263.98)
	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		(\$651,263.98)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$455.24
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$201.36)	
	4b Adjustments - Write-offs	(\$2,493.48)	
	4 Total Adjustments		(\$2,694.84)
	5 Total Non-Cash Principal Activity		(\$2,239.60)
C.	Total Student Loan Principal Activity		
			(\$653,503.58)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$101,284.56)
	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		(\$101,284.56)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$100,262.17
	2 Capitalized Interest		(\$455.24)
	3a Small Balance and Other Adjustments	\$35.52	
	3b Adjustments - Write-offs	(\$59.74)	
	3 Total Adjustments		(\$24.22)
	4 Fee Accruals		\$1,076.21
	5 Total Non-Cash Interest Activity		\$100,858.92
F.	Total Student Loan Interest Activity		
			(\$425.64)

# ACCESS GROUP, INC.

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Collection Period: 04/01/23 to 04/30/23

#### III. Series 2003-A Collection Fund Activity

A. Collection Fund		April 30, 2023		
	Beginning Balance	\$1,093,262.48		
	Transfers to Other Funds	(\$1,093,262.48)		
	1a Amount received in the collection account related to the collection period	\$543,430.58		
	1b Earnings	\$7,012.11		
	1c Recoveries	\$38,708.15		
	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	\$589,150.84		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$12,524.48	\$12,524.48	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$773.10	\$773.10	\$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	\$169,102.12	\$169,102.12	\$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)	\$362,912.68	\$362,912.68	\$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$43,838.46	\$43,838.46	\$0.00
	Total Payments	\$589,150.84	\$589,150.84	\$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>\$589,150.84</b>	<b>\$589,150.84</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$13,297.58</b>	<b>\$575,853.26</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>	\$575,853.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$575,853.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$575,853.26	\$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	\$575,853.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$575,853.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$575,853.26	\$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>\$169,102.12</b>	\$406,751.14	\$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	\$406,751.14	\$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	\$406,751.14	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$406,751.14	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$406,751.14	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$406,751.14	\$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>	\$406,751.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$406,751.14	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$406,751.14	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$362,912.68</b>	\$43,838.46	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$362,912.68</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	<b>\$43,838.46</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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Collection Period: 04/01/23 to 04/30/23

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	\$14,200,000.00		
	4 Amount of Accrued Interest	\$96,586.53		
	5 Plus investment earnings and late fees	\$7,708.60		
	6 Minus Amount of interest on FRN	\$0.00		
	7 Minus portion of Administrative allowance	\$5,390.95		
	8 Minus Notes fees expected during current Interest Period	\$773.10		
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.30%		
	Net Loan Rate	8.30%		
B.	Senior Asset Percentage			
	1 Student Loan Portfolio Balance	\$14,484,147.35	Pre-Distribution	Post-Distribution
	2 Fund Balances	\$1,275,334.56		
	3 Senior Notes Interest and Fees Accrued	\$0.00		
	4 Senior Notes Outstanding	\$0.00		
	Senior Asset Percentage	N/A		
C.	Subordinate Asset Percentage			
	1 Student Loan Portfolio Balance	\$14,484,147.35	Pre-Distribution	Post-Distribution
	2 Fund Balances	\$1,275,334.56		
	3 All Notes Interest and Fees Accrued	\$8,943.84		
	4 All Notes Outstanding	\$14,200,000.00		
	Subordinate Asset Percentage	110.92%		

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,790	\$14,375,869.74	100.00%
	2 Total By Loan Type Distribution	4,790	\$14,375,869.74	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$22,055.00	0.15%
	2 Grace	2	\$15,225.01	0.11%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	9	\$38,233.90	0.27%
	5 Repayment	4,775	\$14,275,574.38	99.30%
	6 Interim Charge-Offs	2	\$24,781.45	0.17%
	7 Total By Borrower Status Distribution	4,790	\$14,375,869.74	100.00%
C.	School Type Distribution:			
	1 Graduate	4,770	\$14,290,684.93	99.41%
	2 Undergraduate	20	\$85,184.81	0.59%
	3 Total By Loan Type Distribution	4,790	\$14,375,869.74	100.00%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

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Collection Period:

04/01/23 to 04/30/23

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School Current	2	\$46,469.44	0.32%
B.	Grace Current	2	\$28,052.35	0.19%
C.	TOTAL INTERIM	4	\$74,521.79	0.51%
D.	REPAYMENT:			
	Active			
	Current	4,549	\$13,306,602.52	91.87%
	1-29 Days Delinquent	78	\$239,571.42	1.65%
	30-59 Days Delinquent	91	\$418,118.45	2.89%
	60-89 Days Delinquent	7	\$24,323.49	0.17%
	90-119 Days Delinquent	23	\$132,799.79	0.92%
	120-149 Days Delinquent	15	\$147,675.27	1.02%
	150-179 Days Delinquent	12	\$74,125.93	0.51%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	9	\$40,464.81	0.28%
G.	Interim Charge-Offs	2	\$25,943.88	0.18%
H.	TOTAL REPAYMENT	4,786	\$14,409,625.56	99.49%
I.	TOTAL PORTFOLIO	4,790	\$14,484,147.35	100.00%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

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

<b>A.</b>	1 ABS Notes Outstanding	\$14,200,000
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$14,375,870
	2 Total Fund Accounts Balance	\$1,268,702
	3 Total Principal and Accrued Interest Balance	\$14,484,147
	4 Number of Loans	4,790
	5 Number of Borrowers	4,400
<b>C.</b>	1 Borrower Payments- Principal	\$651,264
	2 Borrower Payments- Interest	\$101,285
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$12,524
	3 Cash Release to Access Group Inc	\$43,838
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.04%
	2 Weighted Average Remaining Maturity (WARM)	37
<b>F.</b>	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$14,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$950,000
	5 Net Loan Rate	8.30%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	110.92%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Portfolio Trend Analysis Report

April 30, 2023

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

	Collection Periods	June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23	March-23	April-23
	Reporting Date	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	5/25/2023
<b>A.</b>	1 Asset Backed Securities	\$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	\$14,200,000
<b>B.</b>	1 Total Private Principal Balance	\$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	\$14,375,870
	2 Total Fund Accounts Balance	\$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	\$1,268,702
	3 Total Principal and Accrued Interest Balance	\$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	\$14,484,147
	4 Number of Loans	5,722	5,655	5,547	5,481	5,385	5,294	5,221	5,113	4,986	4,883	4,790
	5 Number of Borrowers	5,243	5,183	5,084	5,023	4,941	4,859	4,795	4,693	4,572	4,484	4,400
<b>C.</b>	1 Borrower Payments- Principal	\$749,479	\$726,478	\$779,442	\$712,180	\$713,547	\$717,653	\$676,923	\$796,057	\$703,905	\$742,081	\$651,264
	2 Borrower Payments- Interest	\$75,541	\$80,620	\$89,925	\$85,994	\$91,386	\$100,777	\$94,971	\$108,415	\$110,455	\$100,447	\$101,285
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$8,460	\$8,170	\$7,896	\$16,863	\$7,316	\$7,036	\$6,758	\$6,499	\$6,198	\$5,927	\$12,524
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,194	\$41,626	\$69,979	\$43,838
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.58%	4.68%	4.68%	4.68%	6.17%	6.17%	6.17%	7.85%	7.85%	7.85%	8.04%
	2 Weighted Average Remaining Maturity (WARM)	43	43	43	41	41	41	38	39	39	36	37
<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	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000	\$14,200,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$900,000	\$1,000,000	\$550,000	\$1,050,000	\$750,000	\$500,000	\$1,000,000	\$700,000	\$1,350,000	\$950,000
	5 Net Loan Rate	3.09%	4.27%	4.36%	4.33%	5.90%	5.94%	5.94%	7.62%	7.58%	7.99%	8.30%
	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	106.16%	106.62%	107.01%	107.30%	107.72%	108.13%	108.41%	109.22%	109.84%	110.41%	110.92%