

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2023  
Collection Period: 08/01/23 to 08/31/23

I. Series 2003-A Asset and Liability Summary																								
A.	Student Loan Portfolio and Fund Balance								July 31, 2023		Change		August 31, 2023											
	1 Principal Balance								\$12,415,044.01		(\$619,899.50)		\$11,795,144.51											
	2 Accrued Interest								\$102,564.97		(\$1,669.54)		\$100,895.43											
	3 Total Principal And Accrued Interest Balance								\$12,517,608.98		(\$621,569.04)		\$11,896,039.94											
	4 Fund Accounts Balance								\$2,253,871.86		(\$272,682.33)		\$1,981,189.53											
	5 Total Student Loans And Fund Balance								\$14,771,480.84		(\$894,251.37)		\$13,877,229.47											
B.	Student Loan Portfolio and Fund Balance								July 31, 2023		Change		August 31, 2023											
	1 Weighted Average Coupon (WAC)								8.59%		0.00%		8.59%											
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]								35		0		35											
	3 Number of Loans								4,528		(104)		4,424											
	4 Number of Borrowers								4,166		(94)		4,072											
C.	Notes and Certificates				CUSIP		Index		Spread Adjustment		Margin		8/31/2023 Interest Rate		Balance July 31, 2023		Balance Change		Balance August 31, 2023		% of O/S Securities			
	1 Student Loan Asset Backed Series 2003-A Notes Senior Class				A-1 FRN		00432CAT8		3-mo CME Term SOFR		0.26161%		0.43000%		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		Auction		N/A		N/A		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		Auction		N/A		N/A		0.00000%		\$0.00		\$0.00		\$0.00		0.0%	
	4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class				B ARC		00432CAW1		Auction		N/A		N/A		5.59700%		\$13,150,000.00		(\$900,000.00)		\$12,250,000.00		100.0%	
	5 Total Notes and Certificates														5.59700%		\$13,150,000.00		(\$900,000.00)		\$12,250,000.00		100.0%	
D.	Fund Accounts Balance								July 31, 2023		Change		August 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								\$7,825.59		(\$6,535.74)		\$1,289.85											
	4 Collection Account								\$813,434.65		\$155,788.52		969,223.17											
	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								\$84,252.32		(\$10,014.87)		\$74,237.45											
	12 Class B Principal Account								\$948,359.30		(\$411,920.24)		\$536,439.06											
	13 Total Fund Accounts Balance								\$2,253,871.86		(\$272,682.33)		\$1,981,189.53											

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	August 31, 2023	
	1 Borrower Payments - Total		(\$608,968.64)
	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		(\$608,968.64)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$732.32
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$42.58)	
	4b Adjustments - Write-offs	(\$11,620.60)	
	4 Total Adjustments		(\$11,663.18)
	5 Total Non-Cash Principal Activity		(\$10,930.86)
C.	Total Student Loan Principal Activity		
			(\$619,899.50)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$91,971.22)
	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		(\$91,971.22)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$90,834.09
	2 Capitalized Interest		(\$732.32)
	3a Small Balance and Other Adjustments	\$41.09	
	3b Adjustments - Write-offs	(\$1,023.86)	
	3 Total Adjustments		(\$982.77)
	4 Fee Accruals		\$1,182.68
	5 Total Non-Cash Interest Activity		\$90,301.68
F.	Total Student Loan Interest Activity		
			(\$1,669.54)

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	August 31, 2023	
		\$577,415.82	
		(\$577,415.82)	
		\$914,675.20	
		\$9,598.55	
		\$22,665.93	
		\$0.00	
		\$0.00	
		\$0.00	
		\$0.00	
B.	Required Payments Under Waterfall	\$946,939.68	
		Payment	Distribute from Collection    Transfer from Capitalized Fund
		\$10,345.87	\$10,345.87    \$0.00
		\$319.86	\$319.86    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$55,991.30	\$55,991.30    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$0.00	\$0.00    \$0.00
		\$850,544.80	\$850,544.80    \$0.00
		\$29,737.85	\$29,737.85    \$0.00
	Total Payments	\$946,939.68	\$946,939.68    \$0.00

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## Student Loan Asset Backed Series 2003-A Notes

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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>\$946,939.68</b>	<b>\$946,939.68</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$10,665.73</b>	<b>\$936,273.95</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>	\$936,273.95	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$936,273.95	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$936,273.95	\$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	\$936,273.95	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$936,273.95	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$936,273.95	\$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>\$55,991.30</b>	\$880,282.65	\$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	\$880,282.65	\$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	\$880,282.65	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$880,282.65	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$880,282.65	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$880,282.65	\$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>	\$880,282.65	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$0.00</b>	\$880,282.65	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$0.00</b>	\$880,282.65	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$850,544.80</b>	\$29,737.85	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$850,544.80</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	<b>\$29,737.85</b>	\$0.00	\$0.00

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## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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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	\$12,250,000.00		
	4 Amount of Accrued Interest	\$84,701.69		
	5 Plus investment earnings and late fees	\$10,478.74		
	6 Minus Amount of interest on FRN	\$0.00		
	7 Minus portion of Administrative allowance	\$4,423.18		
	8 Minus Notes fees expected during current Interest Period	\$319.86		
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.86%		
	Net Loan Rate	8.86%		
B.	Senior Asset Percentage			
	1 Student Loan Portfolio Balance	\$11,896,039.94	Pre-Distribution	Post-Distribution
	2 Fund Balances	\$1,990,485.59		
	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	\$11,896,039.94	Pre-Distribution	Post-Distribution
	2 Fund Balances	\$1,990,485.59		
	3 All Notes Interest and Fees Accrued	\$27,329.10		
	4 All Notes Outstanding	\$12,250,000.00		
	Subordinate Asset Percentage	113.14%		

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Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,424	\$11,795,144.51	100.00%
	2 Total By Loan Type Distribution	4,424	\$11,795,144.51	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$8,814.00	0.07%
	2 Grace	3	\$28,466.01	0.24%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	14	\$51,373.56	0.44%
	5 Repayment	4,402	\$11,692,300.32	99.13%
	6 Interim Charge-Offs	4	\$14,190.62	0.12%
	7 Total By Borrower Status Distribution	4,424	\$11,795,144.51	100.00%
C.	School Type Distribution:			
	1 Graduate	4,404	\$11,718,750.45	99.35%
	2 Undergraduate	20	\$76,394.06	0.65%
	3 Total By Loan Type Distribution	4,424	\$11,795,144.51	100.00%

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## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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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	1	\$19,041.02	0.16%			
B.	Grace						
	Current	3	\$56,598.27	0.48%			
C.	TOTAL INTERIM	4	\$75,639.29	0.64%			
D.	REPAYMENT:						
	Active						
	Current	4,000	\$10,234,278.62	86.03%			
	1-29 Days Delinquent	250	\$840,668.76	7.07%			
	30-59 Days Delinquent	72	\$262,265.26	2.20%			
	60-89 Days Delinquent	31	\$120,442.87	1.01%			
	90-119 Days Delinquent	19	\$91,817.81	0.77%			
	120-149 Days Delinquent	14	\$99,172.65	0.83%			
	150-179 Days Delinquent	16	\$102,843.44	0.86%			
	> 180 Days Delinquent	0	\$0.00	0.00%			
E.	Deferment:						
	Current	0	\$0.00	0.00%			
F.	Forbearance:						
	Current	14	\$54,716.97	0.46%			
G.	Interim Charge-Offs	4	\$14,194.27	0.12%			
H.	TOTAL REPAYMENT	4,420	\$11,820,400.65	99.36%			
I.	TOTAL PORTFOLIO	4,424	\$11,896,039.94	100.00%			

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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

<b>A.</b>	1 ABS Notes Outstanding	\$12,250,000
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$11,795,145
	2 Total Fund Accounts Balance	\$1,981,190
	3 Total Principal and Accrued Interest Balance	\$11,896,040
	4 Number of Loans	4,424
	5 Number of Borrowers	4,072
<b>C.</b>	1 Borrower Payments- Principal	\$608,969
	2 Borrower Payments- Interest	\$91,971
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$10,346
	3 Cash Release to Access Group Inc	\$29,738
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.59%
	2 Weighted Average Remaining Maturity (WARM)	35
<b>F.</b>	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$12,250,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$900,000
	5 Net Loan Rate	8.86%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	113.14%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Portfolio Trend Analysis Report

August 31, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	October-22	November-22	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23
	Reporting Date	11/25/2022	12/27/2022	1/25/2023	2/27/2023	3/27/2023	4/25/2023	5/25/2023	6/26/2023	7/25/2023	8/25/2023	9/25/2023
A.	1 Asset Backed Securities	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000	\$14,200,000	\$13,850,000	\$13,850,000	\$13,150,000	\$12,250,000
B.	1 Total Private Principal Balance	\$18,763,070	\$18,020,822	\$17,329,496	\$16,528,004	\$15,804,036	\$15,029,373	\$14,375,870	\$13,703,408	\$13,070,064	\$12,415,044	\$11,795,145
	2 Total Fund Accounts Balance	\$2,123,825	\$2,152,036	\$2,358,685	\$2,211,713	\$2,281,422	\$1,585,106	\$1,268,702	\$1,562,986	\$2,255,458	\$2,253,872	\$1,981,190
	3 Total Principal and Accrued Interest Balance	\$18,869,710	\$18,123,757	\$17,434,661	\$16,642,080	\$15,907,774	\$15,138,077	\$14,484,147	\$13,807,893	\$13,170,057	\$12,517,609	\$11,896,040
	4 Number of Loans	5,385	5,294	5,221	5,113	4,986	4,883	4,790	4,710	4,610	4,528	4,424
	5 Number of Borrowers	4,941	4,859	4,795	4,693	4,572	4,484	4,400	4,329	4,240	4,166	4,072
C.	1 Borrower Payments- Principal	\$713,547	\$717,653	\$676,923	\$796,057	\$703,905	\$742,081	\$651,264	\$640,492	\$631,770	\$647,534	\$608,969
	2 Borrower Payments- Interest	\$91,386	\$100,777	\$94,971	\$108,415	\$110,455	\$100,447	\$101,285	\$99,845	\$96,876	\$93,536	\$91,971
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$7,316	\$7,036	\$6,758	\$6,499	\$6,198	\$5,927	\$12,524	\$11,980	\$11,420	\$4,901	\$10,346
	3 Cash Release to Access Group	\$0	\$0	\$0	\$2,194	\$41,626	\$69,979	\$43,838	\$0	\$0	\$32,240	\$29,738
E.	1 Weighted Average Coupon (WAC)	6.17%	6.17%	6.17%	7.85%	7.85%	7.85%	8.04%	8.04%	8.04%	8.59%	8.59%
	2 Weighted Average Remaining Maturity (WARM)	41	41	38	39	39	36	37	37	34	35	35
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000	\$14,200,000	\$13,850,000	\$13,850,000	\$13,150,000	\$12,250,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,050,000	\$750,000	\$500,000	\$1,000,000	\$700,000	\$1,350,000	\$950,000	\$350,000	\$0	\$700,000	\$900,000
	5 Net Loan Rate	5.90%	5.94%	5.94%	7.62%	7.58%	7.99%	8.30%	8.16%	7.90%	8.66%	8.86%
	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	107.72%	108.13%	108.41%	109.22%	109.84%	110.41%	110.92%	110.79%	111.29%	112.21%	113.14%