

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: November 27, 2023
Collection Period: 10/01/23 to 10/31/23

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	September 30, 2023	Change	October 31, 2023
1 Principal Balance	\$11,129,604.74	(\$531,569.25)	\$10,598,035.49
2 Accrued Interest	\$95,467.12	\$861.28	\$96,328.40
3 Total Principal And Accrued Interest Balance	\$11,225,071.86	(\$530,707.97)	\$10,694,363.89
4 Fund Accounts Balance	\$2,143,876.90	(\$264,330.57)	\$1,879,546.33
5 Total Student Loans And Fund Balance	\$13,368,948.76	(\$795,038.54)	\$12,573,910.22

B. Student Loan Portfolio and Fund Balance

	September 30, 2023	Change	October 31, 2023
1 Weighted Average Coupon (WAC)	8.58%	0.17%	8.76%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	33	1	33
3 Number of Loans	4,321	(87)	4,234
4 Number of Borrowers	3,972	(85)	3,887

C. Notes and Certificates

	CUSIP	Index	Spread Adjustment	Margin	10/31/2023 Interest Rate	Balance September 30, 2023	Balance Change	Balance October 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	7.88900%	\$11,750,000.00	(\$850,000.00)	\$10,900,000.00	100.0%
5 Total Notes and Certificates					7.88900%	\$11,750,000.00	(\$850,000.00)	\$10,900,000.00	100.0%

D. Fund Accounts Balance

	September 30, 2023	Change	October 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	\$6,724.73	(\$533.11)	\$6,191.62
4 Collection Account	\$772,533.71	\$116,557.65	889,091.36
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	\$77,634.60	(\$11,669.98)	\$65,964.62
12 Class B Principal Account	\$886,983.86	(\$368,685.13)	\$518,298.73
13 Total Fund Accounts Balance	\$2,143,876.90	(\$264,330.57)	\$1,879,546.33

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		October 31, 2023	
1	Borrower Payments - Total		(\$563,341.40)
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
6	Total Cash Principal Activity		(\$563,341.40)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$785.76
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$640.84)	
4b	Adjustments - Write-offs	\$31,627.23	
4	Total Adjustments		\$30,986.39
5	Total Non-Cash Principal Activity		\$31,772.15
C. Total Student Loan Principal Activity			
			(\$531,569.25)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$83,199.37)
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		(\$83,199.37)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$83,296.68
2	Capitalized Interest		(\$785.76)
3a	Small Balance and Other Adjustments	\$547.35	
3b	Adjustments - Write-offs	(\$183.14)	
3	Total Adjustments		\$364.21
4	Fee Accruals		\$1,185.52
5	Total Non-Cash Interest Activity		\$84,060.65
F. Total Student Loan Interest Activity			
			\$861.28

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III. Series 2003-A Collection Fund Activity

A. Collection Fund		October 31, 2023		
	Beginning Balance		\$557,405.50	
	Transfers to Other Funds		(\$557,405.50)	
1a	Amount received in the collection account related to the collection period		\$636,226.43	
1b	Earnings		\$8,071.53	
1c	Recoveries		\$19,350.85	
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		\$663,648.81	
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$9,274.67	\$9,274.67	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$283.11	\$283.11	\$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	\$67,173.60	\$67,173.60	\$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)	\$527,119.02	\$527,119.02	\$0.00
11	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$59,798.41	\$59,798.41	\$0.00
	Total Payments	\$663,648.81	\$663,648.81	\$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)	\$663,648.81	\$663,648.81	\$0.00
B.	First	Administrative Allowance	\$9,557.78	\$654,091.03	\$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	\$654,091.03	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$654,091.03	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$654,091.03	\$0.00
	(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	\$654,091.03	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$654,091.03	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$654,091.03	\$0.00
	(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	\$67,173.60	\$586,917.43	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$586,917.43	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$586,917.43	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$586,917.43	\$0.00
I.	Eighth	Reserved	\$0.00	\$586,917.43	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$586,917.43	\$0.00
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	\$586,917.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$586,917.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$586,917.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$527,119.02	\$59,798.41	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$527,119.02		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$59,798.41	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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Collection Period: 10/01/23 to 10/31/23

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	\$10,900,000.00		
	4 Amount of Accrued Interest	\$77,629.10		
	5 Plus investment earnings and late fees	\$9,166.13		
	6 Minus Amount of interest on FRN	\$0.00		
	7 Minus portion of Administrative allowance	\$3,974.26		
	8 Minus Notes fees expected during current Interest Period	\$283.11		
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.09%		
	Net Loan Rate	9.09%		
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution	
	1 Student Loan Portfolio Balance	\$10,694,363.89	\$10,694,363.89	
	2 Fund Balances	\$1,887,526.94	\$1,251,651.51	
	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	\$10,694,363.89	\$10,694,363.89	
	2 Fund Balances	\$1,887,526.94	\$1,251,651.51	
	3 All Notes Interest and Fees Accrued	\$46,015.40	\$46,015.40	
	4 All Notes Outstanding	\$10,900,000.00	\$10,400,000.00	
	Subordinate Asset Percentage	115.01%	114.42%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	4,234	\$10,598,035.49	100.00%
2 Total By Loan Type Distribution	4,234	\$10,598,035.49	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.23%
2 Grace	1	\$13,241.00	0.12%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	13	\$41,840.69	0.39%
5 Repayment	4,215	\$10,511,591.62	99.18%
6 Interim Charge-Offs	2	\$7,323.17	0.07%
7 Total By Borrower Status Distribution	4,234	\$10,598,035.49	100.00%
C. School Type Distribution:			
1 Graduate	4,215	\$10,528,233.59	99.34%
2 Undergraduate	19	\$69,801.90	0.66%
3 Total By Loan Type Distribution	4,234	\$10,598,035.49	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
A.				
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	3	\$47,897.92	0.45%
B.	Grace			
	Current	1	\$28,317.93	0.26%
C.	TOTAL INTERIM	4	\$76,215.85	0.71%
D.	REPAYMENT:			
	Active			
	Current	3,827	\$9,183,279.44	85.87%
	1-29 Days Delinquent	253	\$805,794.22	7.53%
	30-59 Days Delinquent	63	\$258,770.44	2.42%
	60-89 Days Delinquent	23	\$98,029.41	0.92%
	90-119 Days Delinquent	23	\$103,753.82	0.97%
	120-149 Days Delinquent	13	\$70,236.82	0.66%
	150-179 Days Delinquent	13	\$45,904.80	0.43%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	13	\$45,054.01	0.42%
G.	Interim Charge-Offs	2	\$7,325.08	0.07%
H.	TOTAL REPAYMENT	4,230	\$10,618,148.04	99.29%
I.				
	TOTAL PORTFOLIO	4,234	\$10,694,363.89	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$10,900,000
B.	1 Total Private Principal Outstanding Balance	\$10,598,035
	2 Total Fund Accounts Balance	\$1,879,546
	3 Total Principal and Accrued Interest Balance	\$10,694,364
	4 Number of Loans	4,234
	5 Number of Borrowers	3,887
C.	1 Borrower Payments- Principal	\$563,341
	2 Borrower Payments- Interest	\$83,199
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$9,275
	3 Cash Release to Access Group Inc	\$59,798
E.	1 Weighted Average Coupon (WAC)	8.76%
	2 Weighted Average Remaining Maturity (WARM)	33
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$10,900,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$850,000
	5 Net Loan Rate	9.09%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	115.01%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
October 31, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23
		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	10/25/2023	11/27/2023
A.	1 Asset Backed Securities	\$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	\$11,750,000	\$10,900,000
B.	1 Total Private Principal Balance	\$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	\$11,129,605	\$10,598,035
	2 Total Fund Accounts Balance	\$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	\$2,143,877	\$1,879,546
	3 Total Principal and Accrued Interest Balance	\$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	\$11,225,072	\$10,694,364
	4 Number of Loans	5,221	5,113	4,986	4,883	4,790	4,710	4,610	4,528	4,424	4,321	4,234
	5 Number of Borrowers	4,795	4,693	4,572	4,484	4,400	4,329	4,240	4,166	4,072	3,972	3,887
C.	1 Borrower Payments- Principal	\$676,923	\$796,057	\$703,905	\$742,081	\$651,264	\$640,492	\$631,770	\$647,534	\$608,969	\$608,674	\$563,341
	2 Borrower Payments- Interest	\$94,971	\$108,415	\$110,455	\$100,447	\$101,285	\$99,845	\$96,876	\$93,536	\$91,971	\$88,208	\$83,199
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$6,758	\$6,499	\$6,198	\$5,927	\$12,524	\$11,980	\$11,420	\$4,901	\$10,346	\$9,829	\$9,275
	3 Cash Release to Access Group	\$0	\$2,194	\$41,626	\$69,979	\$43,838	\$0	\$0	\$32,240	\$29,738	\$0	\$59,798
E.	1 Weighted Average Coupon (WAC)	6.17%	7.85%	7.85%	7.85%	8.04%	8.04%	8.04%	8.59%	8.59%	8.58%	8.76%
	2 Weighted Average Remaining Maturity (WARM)	38	39	39	36	37	37	34	35	35	33	33
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$11,750,000	\$10,900,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$500,000	\$1,000,000	\$700,000	\$1,350,000	\$950,000	\$350,000	\$0	\$700,000	\$900,000	\$500,000	\$850,000
	5 Net Loan Rate	5.94%	7.62%	7.58%	7.99%	8.30%	8.16%	7.90%	8.66%	8.86%	8.65%	9.09%
	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	108.41%	109.22%	109.84%	110.41%	110.92%	110.79%	111.29%	112.21%	113.14%	113.46%	115.01%