## ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes
Monthly Servicing Report
Report Date: May 28, 2024
Collection Period: 04/01/24 to 04/30/24


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II. Series 2003-A Transactions and Accruals
A. Student Loan Cash Principal Activity

1 Borrower Payments - Total
2 Claim Payments
3 Refunds
4 Reversals
5a New Acquisitions - Principal
5b Cancellations - Principal
5c New Acquisitions - Sale Transfers
5d New Acquisitions - Repurchases
5 New Acquisitions - Total
6 Total Cash Principal Activity
B. Student Loan Non-Cash Principal Activity

1 Capitalized Interest
2 New Acquisitions/Cancellations - Fees
3 Capitalized Guarantee Fees
4a Small Balance and Other Adjustments
4b Adjustments - Write-offs
4 Total Adjustments
5 Total Non-Cash Principal Activity
C. Total Student Loan Principal Activity
D. Student Loan Cash Interest Activity

1 Borrower Payments - Total
2 Claim Payments
3a New Acquisitions - Sale Transfers
3b New Acquisitions - Repurchases
3 New Acquisitions
4 Other Adjustments
$5 \quad$ Total Cash Interest Activity
E. Student Loan Non-Cash Interest Activity

1 Borrower Accruals
2 Capitalized Interest
3a Small Balance and Other Adjustments
3b Adjustments - Write-offs
3 Total Adjustments
4 Fee Accruals
5 Total Non-Cash Interest Activity
F. Total Student Loan Interest Activity


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| A. | Collection Fund | April 30, 2024 |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Beginning Balance | \$597,533.58 |  |  |
|  | Transfers to Other Funds | (\$597,533.58) |  |  |
|  | 1a Amount received in the collection account related to the collection period | \$529,811.16 |  |  |
|  | 1b Earnings | \$5,518.73 |  |  |
|  | 1c Recoveries | \$40,232.52 |  |  |
|  | 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 | \$575,562.41 |  |  |
| B. | Required Payments Under Waterfall <br> 1a Administrative Allowance <br> 1b Broker Dealer, Auction Agent and Other Fees <br> 2a Payment of Interest Distribution Amount on Senior Notes; Class A-1 <br> 2b Payment of Interest Distribution Amount on Senior Notes; Class A-2 <br> 2c Payment of Interest Distribution Amount on Senior Notes; Class A-3 <br> 3a Payment of Principal Distribution Amount on Senior Notes; Class A-1 <br> 3b Payment of Principal Distribution Amount on Senior Notes; Class A-2 <br> 3c Payment of Principal Distribution Amount on Senior Notes; Class A-3 <br> 4 Payment of Interest Distribution Amount on Subordinate Notes Class B <br> 5 Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger) <br> 6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth <br> 7 Payment to the Capitalized Interest account to increase the balance thereof set forth <br> 8 Reserved <br> 9 Payment of any carry-over amounts due with respect to the class B notes <br> 10 Payment of principal with respect to the notes (Allocation of Principal Payments) <br> 11 Only on or after the Capitalized interest release date, any remainder to Access Group. <br> Total Payments | Payment | Distribute from Collection | Transfer from Capitalized Fund |
|  |  | \$3,904.44 | \$3,904.44 | \$0.00 |
|  |  | \$178.30 | \$178.30 | \$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 |
|  |  | \$34,153.30 | \$34,153.30 | \$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 |
|  |  | \$485,293.64 | \$485,293.64 | \$0.00 |
|  |  | \$52,032.73 | \$52,032.73 | \$0.00 |
|  |  | \$575,562.41 | \$575,562.41 | \$0.00 |
|  |  |  |  |  |

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Report Date: May 28, 2024
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|  | 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 | \$7,050,000.00 |  |
|  | 4 Amount of Accrued Interest | \$53,515.77 |  |
|  | 5 Plus investment earnings and late fees | \$6,595.75 |  |
|  | 6 Minus Amount of interest on FRN | \$0.00 |  |
|  | 7 Minus portion of Administrative allowance | \$2,762.49 |  |
|  | 8 Minus Notes fees expected during current Interest Period | \$178.30 |  |
|  | 9 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 9.74\% |  |
|  | Net Loan Rate | 9.74\% |  |
| B. | Senior Asset Percentage | Pre-Distribution | Post-Distribution |
|  | 1 Student Loan Portfolio Balance | \$7,435,861.46 | \$7,435,861.46 |
|  | 2 Fund Balances | \$1,224,720.12 | \$1,127,787.90 |
|  | 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 | \$7,435,861.46 | \$7,435,861.46 |
|  | 2 Fund Balances | \$1,224,720.12 | \$1,127,787.90 |
|  | 3 All Notes Interest and Fees Accrued | \$13,649.36 | \$13,649.36 |
|  | 4 All Notes Outstanding | \$7,050,000.00 | \$7,050,000.00 |
|  | Subordinate Asset Percentage | 122.65\% | 121.28\% |

## ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes
Monthly Servicing Report
Report Date: May 28, 2024
Collection Period: 04/01/24 to 04/30/24
VI. Series 2003-A Portfolio Characteristics
A. Loan Type Distribution:

1 Private Loans
2 Total By Loan Type Distribution
B. Borrower Status Distribution:

1 In-School
2 Grace
3 Deferment
4 Forbearance
5 Repayment
6 Interim Charge-Offs
7 Total By Borrower Status Distribution
C. School Type Distribution:

1 Graduate
2 Undergraduate
3 Total By Loan Type Distribution

| Number <br> of Loans | Dollar <br> Amount | \% of <br> Portfolio |
| ---: | ---: | ---: |
| 2,985 | $\$ 7,366,636.13$ | $100.00 \%$ |
| 2,985 | $\$ 7,366,636.13$ | $\mathbf{1 0 0 . 0 0 \%}$ |
|  |  |  |
|  |  |  |
|  |  |  |
|  | $\$ 24,039.01$ | $0.33 \%$ |
| 0 | $\$ 0.00$ | $0.00 \%$ |
| 7 | $\$ 0.00$ | $0.00 \%$ |
| 2,974 | $\$ 7,315,149.11$ | $99.30 \%$ |
| 1 | $\$ 642.39$ | $0.01 \%$ |
| 2,985 | $\$ 7,366,636.13$ | $\mathbf{1 0 0 . 0 0 \%}$ |
|  |  |  |
|  |  |  |
| 2,968 | $\$ 7,310,925.23$ | $99.24 \%$ |
| 17 | $\$ 55,710.90$ | $0.76 \%$ |
| 2,985 | $\$ 7,366,636.13$ | $\mathbf{1 0 0 . 0 0 \%}$ |

## ACCESS GROUP, INC.

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

Report Date:
Collection Period:

May 28, 2024
04/01/24 to 04/30/24
VII. Series 2003-A Notes

Portfolio Status By Loan Type
A.

| Status | \# of Loans | Amount (\$) |  | Percentage (\%) |
| :--- | ---: | ---: | ---: | ---: |
| INTERIM: |  | Includes Accrued Int. |  |  |
| In-School |  |  |  |  |
| Current |  | 3 |  |  |
| Grace |  |  |  |  |
| Current |  |  |  |  |

C.

D. REPAYMENT:

Active
Current
1-29 Days Delinquent
30-59 Days Delinquent
60-89 Days Delinquent
90-119 Days Delinquent
120-149 Days Delinquent
150-179 Days Delinquent
> 180 Days Delinquent
E. Deferment:

Current
F. Forbearance:

Current
G. Interim Charge-Offs
H. total repayment

| TOTAL REPAYMENT | 2,982 | $\$ 7,386,864.36$ | $99.34 \%$ |
| :--- | :---: | :---: | :---: |
| TOTAL PORTFOLIO |  |  |  |

## ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes
Monthly Servicing Report
Report Date: May 28, 2024
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| VIII. Series 2003-A Portfolio Summary Report |  |  |
| :---: | :---: | :---: |
| A. | 1 ABS Notes Outstanding | \$7,050,000 |
| B. | 1 Total Private Principal Outstanding Balance | \$7,366,636 |
|  | 2 Total Fund Accounts Balance | \$1,218,998 |
|  | 3 Total Principal and Accrued Interest Balance | \$7,435,861 |
|  | 4 Number of Loans | 2,985 |
|  | 5 Number of Borrowers | 2,801 |
| C. | 1 Borrower Payments- Principal | \$454,022 |
|  | 2 Borrower Payments- Interest | \$59,210 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
|  | 2 Administrative Allowance | \$3,904 |
|  | 3 Cash Release to Access Group Inc | \$52,033 |
| E. | 1 Weighted Average Coupon (WAC) | 8.68\% |
|  | 2 Weighted Average Remaining Maturity (WARM) | 32 |
| F. | 1 Senior Notes Outstanding | \$0 |
|  | 2 Subordinate Note Outstanding | \$7,050,000 |
|  | 3 Senior Principal Distribution Amount | \$0 |
|  | 4 Subordinate Principal Distribution Amount | \$850,000 |
|  | 5 Net Loan Rate | 9.74\% |
|  | 6 Senior Asset Percentage | N/A |
|  | 7 Total Asset Percentage | 122.65\% |

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
April 30, 2024
IX. Asset-Backed Securities Notes Series 2003-A

|  | Collection Periods | June-23 | July-23 | August-23 | September-23 | October-23 | November-23 | December-23 | January-24 | February-24 | March-24 | April-24 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Reporting Date | 7/25/2023 | 8/25/2023 | 9/25/2023 | 10/25/2023 | 11/27/2023 | 12/26/2023 | 1/25/2024 | 2/26/2024 | 3/25/2024 | 4/25/2024 | 5/28/2024 |
| A. | 1 Asset Backed Securities | \$13,850,000 | \$13,150,000 | \$12,250,000 | \$11,750,000 | \$10,900,000 | \$10,400,000 | \$9,900,000 | \$9,100,000 | \$8,700,000 | \$7,900,000 | \$7,050,000 |
| B. | 1 Total Private Principal Balance | \$13,070,064 | \$12,415,044 | \$11,795,145 | \$11,129,605 | \$10,598,035 | \$10,027,943 | \$9,452,003 | \$8,850,261 | \$8,311,961 | \$7,821,159 | \$7,366,636 |
|  | 2 Total Fund Accounts Balance | \$2,255,458 | \$2,253,872 | \$1,981,190 | \$2,143,877 | \$1,879,546 | \$1,912,322 | \$1,995,388 | \$1,758,460 | \$1,958,116 | \$1,618,082 | \$1,218,998 |
|  | 3 Total Principal and Accrued Interest Balance | \$13,170,057 | \$12,517,609 | \$11,896,040 | \$11,225,072 | \$10,694,364 | \$10,121,874 | \$9,547,604 | \$8,942,044 | \$8,381,884 | \$7,893,469 | \$7,435,861 |
|  | 4 Number of Loans | 4,610 | 4,528 | 4,424 | 4,321 | 4,234 | 4,131 | 4,036 | 3,908 | 3,380 | 3,077 | 2,985 |
|  | 5 Number of Borrowers | 4,240 | 4,166 | 4,072 | 3,972 | 3,887 | 3,796 | 3,720 | 3,605 | 3,156 | 2,887 | 2,801 |
| C. | 1 Borrower Payments- Principal | \$631,770 | \$647,534 | \$608,969 | \$608,674 | \$563,341 | \$555,980 | \$571,654 | \$566,926 | \$545,398 | \$476,572 | \$454,022 |
|  | 2 Borrower Payments- Interest | \$96,876 | \$93,536 | \$91,971 | \$88,208 | \$83,199 | \$78,672 | \$73,479 | \$72,210 | \$66,666 | \$58,437 | \$59,210 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
|  | 2 Administrative Allowance | \$11,420 | \$4,901 | \$10,346 | \$9,829 | \$9,275 | \$8,832 | \$8,357 | \$7,877 | \$7,375 | \$6,927 | \$3,904 |
|  | 3 Cash Release to Access Group | \$0 | \$32,240 | \$29,738 | \$0 | \$59,798 | \$13,039 | \$42,208 | \$24,779 | \$66,545 | \$37,475 | \$52,033 |
| E. | 1 Weighted Average Coupon (WAC) | 8.04\% | 8.59\% | 8.59\% | 8.58\% | 8.76\% | 8.76\% | 8.76\% | 8.72\% | 8.72\% | 8.73\% | 8.68\% |
|  | 2 Weighted Average Remaining Maturity (WARM) | 34 | 35 | 35 | 33 | 33 | 34 | 32 | 32 | 33 | 31 | 32 |
| F. | 1 Senior Notes Outstanding |  | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
|  | 2 Subordinate Note Outstanding | \$13,850,000 | \$13,150,000 | \$12,250,000 | \$11,750,000 | \$10,900,000 | \$10,400,000 | \$9,900,000 | \$9,100,000 | \$8,700,000 | \$7,900,000 | \$7,050,000 |
|  | 3 Senior Principal Distribution Amount |  |  |  |  | \$0 |  | \$0 | \$0 | \$0 | \$0 | \$0 |
|  | 4 Subordinate Principal Distribution Amount |  | \$700,000 | \$900,000 | \$500,000 | \$850,000 | \$500,000 | \$500,000 | \$800,000 | \$400,000 | \$800,000 | \$850,000 |
|  | 5 Net Loan Rate | 7.90\% | 8.66\% | 8.86\% | 8.65\% | 9.09\% | 8.98\% | 8.83\% | 8.94\% | 8.78\% | 9.06\% | 9.74\% |
|  | 6 Senior Asset Percentage |  | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
|  | 7 Subordinate Asset Percentage | 111.29\% | 112.21\% | 113.14\% | 113.46\% | 115.01\% | 115.29\% | 116.20\% | 117.26\% | 118.51\% | 120.01\% | 122.65\% |

