

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: July 25, 2024
Collection Period: 06/01/24 to 06/30/24

II. Series 2003-A Transactions and Accruals		
		June 30, 2024
A. Student Loan Cash Principal Activity		
1	Borrower Payments - Total	(\$364,732.76)
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	(\$364,732.76)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$17.66
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$48.24)
4b	Adjustments - Write-offs	(\$24,903.42)
4	Total Adjustments	(\$24,951.66)
5	Total Non-Cash Principal Activity	(\$24,934.00)
C. Total Student Loan Principal Activity		(\$389,666.76)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$49,275.66)
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	(\$49,275.66)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$49,623.78
2	Capitalized Interest	(\$17.66)
3a	Small Balance and Other Adjustments	\$35.60
3b	Adjustments - Write-offs	(\$408.40)
3	Total Adjustments	(\$372.80)
4	Fee Accruals	\$743.81
5	Total Non-Cash Interest Activity	\$49,977.13
F. Total Student Loan Interest Activity		\$701.47

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		June 30, 2024		
	Beginning Balance	\$638,433.21		
	Transfers to Other Funds	(\$638,433.21)		
	1a Amount received in the collection account related to the collection period	\$290,520.41		
	1b Earnings	\$5,970.75		
	1c Recoveries	\$20,245.43		
	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	\$316,736.59			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$3,914.16	\$3,914.16	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$161.97	\$161.97	\$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	\$24,197.49	\$24,197.49	\$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)	\$247,946.37	\$247,946.37	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$40,516.60	\$40,516.60	\$0.00	
Total Payments	\$316,736.59	\$316,736.59	\$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)	\$316,736.59	\$316,736.59	\$0.00
B.	First	Administrative Allowance	\$4,076.13	\$312,660.46	\$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	\$312,660.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$312,660.46	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$312,660.46	\$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	\$312,660.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$312,660.46	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$312,660.46	\$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	\$24,197.49	\$288,462.97	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$288,462.97	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$288,462.97	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$288,462.97	\$0.00
I.	Eighth	Reserved	\$0.00	\$288,462.97	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$288,462.97	\$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	\$288,462.97	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$288,462.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$288,462.97	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$247,946.37	\$40,516.60	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$247,946.37		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$40,516.60	\$0.00	\$0.00

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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	\$6,550,000.00		
4 Amount of Accrued Interest	\$47,658.88		
5 Plus investment earnings and late fees	\$7,523.53		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$2,457.45		
8 Minus Notes fees expected during current Interest Period	\$161.97		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.63%		
Net Loan Rate	9.63%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$6,621,647.12	\$6,621,647.12	
2 Fund Balances	\$1,527,050.01	\$840,195.63	
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	\$6,621,647.12	\$6,621,647.12	
2 Fund Balances	\$1,527,050.01	\$840,195.63	
3 All Notes Interest and Fees Accrued	\$11,842.75	\$11,842.75	
4 All Notes Outstanding	\$6,550,000.00	\$5,950,000.00	
Subordinate Asset Percentage	124.23%	125.21%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	2,761	\$6,553,194.41	100.00%
2 Total By Loan Type Distribution	2,761	\$6,553,194.41	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.37%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	9	\$45,750.03	0.70%
5 Repayment	2,748	\$6,472,625.63	98.77%
6 Interim Charge-Offs	1	\$10,779.74	0.16%
7 Total By Borrower Status Distribution	2,761	\$6,553,194.41	100.00%
C. School Type Distribution:			
1 Graduate	2,747	\$6,502,461.26	99.23%
2 Undergraduate	14	\$50,733.15	0.77%
3 Total By Loan Type Distribution	2,761	\$6,553,194.41	100.00%

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Collection Period: 06/01/24 to 06/30/24

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$49,363.49	0.75%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$49,363.49	0.75%	
REPAYMENT:				
Active				
Current	2,586	\$5,862,878.64	88.54%	
1-29 Days Delinquent	60	\$136,830.68	2.07%	
30-59 Days Delinquent	45	\$186,178.10	2.81%	
60-89 Days Delinquent	19	\$86,710.70	1.31%	
90-119 Days Delinquent	12	\$92,005.13	1.39%	
120-149 Days Delinquent	10	\$68,408.46	1.03%	
150-179 Days Delinquent	16	\$78,889.91	1.19%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	9	\$49,594.03	0.75%	
G. Interim Charge-Offs	1	\$10,787.98	0.16%	
H. TOTAL REPAYMENT	2,758	\$6,572,283.63	99.25%	
I. TOTAL PORTFOLIO	2,761	\$6,621,647.12	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$6,550,000
B.	1 Total Private Principal Outstanding Balance	\$6,553,194
	2 Total Fund Accounts Balance	\$1,520,270
	3 Total Principal and Accrued Interest Balance	\$6,621,647
	4 Number of Loans	2,761
	5 Number of Borrowers	2,603
C.	1 Borrower Payments- Principal	\$364,733
	2 Borrower Payments- Interest	\$49,276
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$3,914
	3 Cash Release to Access Group Inc	\$40,517
E.	1 Weighted Average Coupon (WAC)	8.69%
	2 Weighted Average Remaining Maturity (WARM)	30
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$6,550,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$500,000
	5 Net Loan Rate	9.63%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	124.23%

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Portfolio Trend Analysis Report

June 30, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	August-23	September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24	June-24
	Reporting Date	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	6/25/2024	7/25/2024
A.	1 Asset Backed Securities	\$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	\$7,050,000	\$6,550,000
B.	1 Total Private Principal Balance	\$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	\$6,942,861	\$6,553,194
	2 Total Fund Accounts Balance	\$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	\$1,622,952	\$1,520,270
	3 Total Principal and Accrued Interest Balance	\$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	\$7,010,612	\$6,621,647
	4 Number of Loans	4,424	4,321	4,234	4,131	4,036	3,908	3,380	3,077	2,985	2,845	2,761
	5 Number of Borrowers	4,072	3,972	3,887	3,796	3,720	3,605	3,156	2,887	2,801	2,675	2,603
C.	1 Borrower Payments- Principal	\$608,969	\$608,674	\$563,341	\$555,980	\$571,654	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733
	2 Borrower Payments- Interest	\$91,971	\$88,208	\$83,199	\$78,672	\$73,479	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$10,346	\$9,829	\$9,275	\$8,832	\$8,357	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904	\$3,914
	3 Cash Release to Access Group	\$29,738	\$0	\$59,798	\$13,039	\$42,208	\$24,779	\$66,545	\$37,475	\$52,033	\$0	\$40,517
E.	1 Weighted Average Coupon (WAC)	8.59%	8.58%	8.76%	8.76%	8.76%	8.72%	8.72%	8.73%	8.68%	8.69%	8.69%
	2 Weighted Average Remaining Maturity (WARM)	35	33	33	34	32	32	33	31	32	32	30
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$7,050,000	\$6,550,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$900,000	\$500,000	\$850,000	\$500,000	\$500,000	\$800,000	\$400,000	\$800,000	\$850,000	\$0	\$500,000
	5 Net Loan Rate	8.86%	8.65%	9.09%	8.98%	8.83%	8.94%	8.78%	9.06%	9.74%	9.28%	9.63%
	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	113.14%	113.46%	115.01%	115.29%	116.20%	117.26%	118.51%	120.01%	122.65%	122.38%	124.23%