

ACCESS GROUP, INC.

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

Report Date: August 26, 2024
Collection Period: 07/01/24 to 07/31/24

I. Series 2003-A Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
										June 30, 2024	Change	July 31, 2024		
1	Principal Balance									\$6,553,194.41	(\$391,105.93)	\$6,162,088.48		
2	Accrued Interest									\$68,452.71	(\$582.05)	\$67,870.66		
3	Total Principal And Accrued Interest Balance									\$6,621,647.12	(\$391,687.98)	\$6,229,959.14		
4	Fund Accounts Balance									\$1,520,270.29	(\$220,760.83)	\$1,299,509.46		
5	Total Student Loans And Fund Balance									\$8,141,917.41	(\$612,448.81)	\$7,529,468.60		
B. Student Loan Portfolio and Fund Balance														
										June 30, 2024	Change	July 31, 2024		
1	Weighted Average Coupon (WAC)									8.69%	0.00%	8.69%		
2	Weighted Average Remaining Maturity (WARM)									30	1	31		
3	Number of Loans									2,761	(61)	2,700		
4	Number of Borrowers									2,603	(53)	2,550		
C. Notes and Certificates														
										7/31/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread	Margin	Interest Rate	June 30, 2024	Change	July 31, 2024	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	\$0.00	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	\$0.00	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	\$0.00	0.0%		
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC 00432CAW1	Auction	N/A	N/A	6.57900%	\$6,550,000.00	(\$600,000.00)	\$5,950,000.00	\$5,950,000.00	100.0%		
5	Total Notes and Certificates						6.57900%	\$6,550,000.00	(\$600,000.00)	\$5,950,000.00	\$5,950,000.00	100.0%		
D. Fund Accounts Balance														
										June 30, 2024	Change	July 31, 2024		
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									\$182.19	(\$1.95)	\$180.24		
4	Collection Account									\$459,306.79	\$141,962.91	601,269.70		
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									\$48,805.36	(\$10,668.16)	\$38,137.20		
12	Class B Principal Account									\$611,975.95	(\$352,053.63)	\$259,922.32		
13	Total Fund Accounts Balance									\$1,520,270.29	(\$220,760.83)	\$1,299,509.46		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	July 31, 2024	
1 Borrower Payments - Total		(\$376,202.50)
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		(\$376,202.50)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$166.66
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$119.90)	
4b Adjustments - Write-offs	(\$14,950.19)	
4 Total Adjustments		(\$15,070.09)
5 Total Non-Cash Principal Activity		(\$14,903.43)
C. Total Student Loan Principal Activity		
		(\$391,105.93)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$48,812.66)
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		(\$48,812.66)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$48,300.91
2 Capitalized Interest		(\$166.66)
3a Small Balance and Other Adjustments	\$26.44	
3b Adjustments - Write-offs	(\$841.92)	
3 Total Adjustments		(\$815.48)
4 Fee Accruals		\$911.84
5 Total Non-Cash Interest Activity		\$48,230.61
F. Total Student Loan Interest Activity		
		(\$582.05)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		July 31, 2024		
	Beginning Balance	\$316,736.59		
	Transfers to Other Funds	(\$316,736.59)		
	1a Amount received in the collection account related to the collection period	\$545,539.19		
	1b Earnings	\$6,779.72		
	1c Recoveries	\$26,904.62		
	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	\$579,223.53			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$3,895.89	\$3,895.89	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$155.16	\$155.16	\$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	\$29,697.96	\$29,697.96	\$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)	\$508,679.32	\$508,679.32	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$36,795.20	\$36,795.20	\$0.00	
Total Payments	\$579,223.53	\$579,223.53	\$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)	\$579,223.53	\$579,223.53	\$0.00
B.	First	Administrative Allowance	\$4,051.05	\$575,172.48	\$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	\$575,172.48	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$575,172.48	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$575,172.48	\$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	\$575,172.48	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$575,172.48	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$575,172.48	\$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	\$29,697.96	\$545,474.52	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$545,474.52	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$545,474.52	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$545,474.52	\$0.00
I.	Eighth	Reserved	\$0.00	\$545,474.52	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$545,474.52	\$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	\$545,474.52	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$545,474.52	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$545,474.52	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$508,679.32	\$36,795.20	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$508,679.32		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$36,795.20	\$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	\$5,950,000.00		
4 Amount of Accrued Interest	\$44,850.27		
5 Plus investment earnings and late fees	\$7,154.09		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$2,310.78		
8 Minus Notes fees expected during current Interest Period	\$155.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	10.00%		
Net Loan Rate	10.00%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$6,229,959.14	\$6,229,959.14	
2 Fund Balances	\$1,305,751.71	\$984,934.03	
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	\$6,229,959.14	\$6,229,959.14	
2 Fund Balances	\$1,305,751.71	\$984,934.03	
3 All Notes Interest and Fees Accrued	\$14,893.17	\$14,893.17	
4 All Notes Outstanding	\$5,950,000.00	\$5,700,000.00	
Subordinate Asset Percentage	126.40%	126.32%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	2,700	\$6,162,088.48	100.00%
2 Total By Loan Type Distribution	2,700	\$6,162,088.48	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.39%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	9	\$49,844.17	0.81%
5 Repayment	2,687	\$6,084,271.58	98.74%
6 Interim Charge-Offs	1	\$3,933.72	0.06%
7 Total By Borrower Status Distribution	2,700	\$6,162,088.48	100.00%
C. School Type Distribution:			
1 Graduate	2,686	\$6,112,937.33	99.20%
2 Undergraduate	14	\$49,151.15	0.80%
3 Total By Loan Type Distribution	2,700	\$6,162,088.48	100.00%

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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	3	\$49,549.71 0.80%	
B.	Grace			
	Current	0	\$0.00 0.00%	
C.	TOTAL INTERIM	3	\$49,549.71 0.80%	
D.	REPAYMENT:			
	Active			
	Current	2,422	\$5,175,740.21 83.08%	
	1-29 Days Delinquent	152	\$441,732.22 7.09%	
	30-59 Days Delinquent	63	\$202,435.30 3.25%	
	60-89 Days Delinquent	8	\$31,437.68 0.50%	
	90-119 Days Delinquent	14	\$95,260.83 1.53%	
	120-149 Days Delinquent	13	\$117,332.72 1.88%	
	150-179 Days Delinquent	15	\$58,446.33 0.94%	
	> 180 Days Delinquent	0	\$0.00 0.00%	
E.	Deferment:			
	Current	0	\$0.00 0.00%	
F.	Forbearance:			
	Current	9	\$54,051.16 0.87%	
G.	Interim Charge-Offs	1	\$3,972.98 0.06%	
H.	TOTAL REPAYMENT	2,697	\$6,180,409.43 99.20%	
I.	TOTAL PORTFOLIO	2,700	\$6,229,959.14 100.00%	

ACCESS GROUP, INC.

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$5,950,000
B.	1 Total Private Principal Outstanding Balance	\$6,162,088
	2 Total Fund Accounts Balance	\$1,299,509
	3 Total Principal and Accrued Interest Balance	\$6,229,959
	4 Number of Loans	2,700
	5 Number of Borrowers	2,550
C.	1 Borrower Payments- Principal	\$376,203
	2 Borrower Payments- Interest	\$48,813
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$3,896
	3 Cash Release to Access Group Inc	\$36,795
E.	1 Weighted Average Coupon (WAC)	8.69%
	2 Weighted Average Remaining Maturity (WARM)	31
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$5,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$600,000
	5 Net Loan Rate	10.00%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	126.40%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

July 31, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24	June-24	July-24
	Reporting Date	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	8/26/2024
A.	1 Asset Backed Securities	\$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	\$5,950,000
B.	1 Total Private Principal Balance	\$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	\$6,162,088
	2 Total Fund Accounts Balance	\$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	\$1,299,509
	3 Total Principal and Accrued Interest Balance	\$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	\$6,229,959
	4 Number of Loans	4,321	4,234	4,131	4,036	3,908	3,380	3,077	2,985	2,845	2,761	2,700
	5 Number of Borrowers	3,972	3,887	3,796	3,720	3,605	3,156	2,887	2,801	2,675	2,603	2,550
C.	1 Borrower Payments- Principal	\$608,674	\$563,341	\$555,980	\$571,654	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203
	2 Borrower Payments- Interest	\$88,208	\$83,199	\$78,672	\$73,479	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$9,829	\$9,275	\$8,832	\$8,357	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904	\$3,914	\$3,896
	3 Cash Release to Access Group	\$0	\$59,798	\$13,039	\$42,208	\$24,779	\$66,545	\$37,475	\$52,033	\$0	\$40,517	\$36,795
E.	1 Weighted Average Coupon (WAC)	8.58%	8.76%	8.76%	8.76%	8.72%	8.72%	8.73%	8.68%	8.69%	8.69%	8.69%
	2 Weighted Average Remaining Maturity (WARM)	33	33	34	32	32	33	31	32	32	30	31
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$5,950,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$500,000	\$850,000	\$500,000	\$500,000	\$800,000	\$400,000	\$800,000	\$850,000	\$0	\$500,000	\$600,000
	5 Net Loan Rate	8.65%	9.09%	8.98%	8.83%	8.94%	8.78%	9.06%	9.74%	9.28%	9.63%	10.00%
	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	113.46%	115.01%	115.29%	116.20%	117.26%	118.51%	120.01%	122.65%	122.38%	124.23%	126.40%