

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: November 25, 2024  
Collection Period: 10/01/24 to 10/31/24

I. Series 2003-A Asset and Liability Summary												
<b>A. Student Loan Portfolio and Fund Balance</b>												
								September 30, 2024	Change	October 31, 2024		
1	Principal Balance							\$5,448,685.76	(\$392,815.41)	\$5,055,870.35		
2	Accrued Interest							\$64,945.38	(\$802.73)	\$64,142.65		
3	Total Principal And Accrued Interest Balance							\$5,513,631.14	(\$393,618.14)	\$5,120,013.00		
4	Fund Accounts Balance							\$1,260,990.13	\$10,349.72	\$1,271,339.85		
5	<b>Total Student Loans And Fund Balance</b>							<b>\$6,774,621.27</b>	<b>(\$383,268.42)</b>	<b>\$6,391,352.85</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>												
								September 30, 2024	Change	October 31, 2024		
1	Weighted Average Coupon (WAC)							8.70%	-0.32%	8.38%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]							30	(0)	29		
3	Number of Loans							2,577	(97)	2,480		
4	Number of Borrowers							2,435	(93)	2,342		
<b>C. Notes and Certificates</b>												
								10/31/2024	Balance	Balance	Balance	% of
		CUSIP	Index	Spread	Margin	Interest Rate	September 30, 2024	Change	October 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	0.0%	
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	6.41800%	\$5,200,000.00	(\$350,000.00)	\$4,850,000.00	100.0%	
5	<b>Total Notes and Certificates</b>					<b>6.41800%</b>	<b>\$5,200,000.00</b>	<b>(\$350,000.00)</b>	<b>\$4,850,000.00</b>	<b>100.0%</b>		
<b>D. Fund Accounts Balance</b>												
							September 30, 2024	Change	October 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							\$1,386.57	(\$307.60)	\$1,078.97		
4	Collection Account							\$444,636.26	\$122,637.33	\$567,273.59		
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							\$22,592.57	\$1,219.96	\$23,812.53		
12	Class B Principal Account							\$392,374.73	(\$113,199.97)	\$279,174.76		
13	<b>Total Fund Accounts Balance</b>							<b>\$1,260,990.13</b>	<b>\$10,349.72</b>	<b>\$1,271,339.85</b>		

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<b>II. Series 2003-A Transactions and Accruals</b>		
<b>A. Student Loan Cash Principal Activity</b>	<b>October 31, 2024</b>	
1 Borrower Payments - Total		(\$358,592.34)
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
<b>6 Total Cash Principal Activity</b>		<b>(\$358,592.34)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$588.82
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$354.04)	
4b Adjustments - Write-offs	(\$34,457.85)	
4 Total Adjustments		(\$34,811.89)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$34,223.07)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$392,815.41)</b>
<b>D. Student Loan Cash Interest Activity</b>		
1 Borrower Payments - Total		(\$37,344.84)
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
<b>5 Total Cash Interest Activity</b>		<b>(\$37,344.84)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$38,656.36
2 Capitalized Interest		(\$588.82)
3a Small Balance and Other Adjustments	(\$85.17)	
3b Adjustments - Write-offs	(\$2,269.99)	
3 Total Adjustments		(\$2,355.16)
4 Fee Accruals		\$829.73
<b>5 Total Non-Cash Interest Activity</b>		<b>\$36,542.11</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$802.73)</b>

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Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

<b>III. Series 2003-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>October 31, 2024</b>		
	Beginning Balance	\$294,950.18		
	Transfers to Other Funds	(\$294,950.18)		
	1a Amount received in the collection account related to the collection period	\$524,483.91		
	1b Earnings	\$5,094.97		
	1c Recoveries	\$20,659.59		
	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		
<b>Ending Balance</b>	<b>\$550,238.47</b>			
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a Administrative Allowance	\$4,540.57	\$4,540.57	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$125.22	\$125.22	\$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	\$21,948.44	\$21,948.44	\$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)	\$523,624.24	\$523,624.24	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$550,238.47</b>	<b>\$550,238.47</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

<b>IV. Series 2003-A Notes Waterfall for Distributions</b>					
				Remaining Funds Balance	CAPI Account Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$550,238.47	\$550,238.47	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$4,665.79	\$545,572.68	\$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]	\$0.00	\$545,572.68	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$545,572.68	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$545,572.68	\$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	\$545,572.68	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$545,572.68	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$545,572.68	\$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	\$21,948.44	\$523,624.24	\$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	\$523,624.24	\$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	\$523,624.24	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$523,624.24	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$523,624.24	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$523,624.24	\$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]	\$0.00	\$523,624.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$523,624.24	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$523,624.24	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$523,624.24	\$0.00	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$523,624.24</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2024

Collection Period: 10/01/24 to 10/31/24

<b>V. Series 2003-A Net Loan Rate and Asset Percentages</b>			
<b>A. Net Loan Rate</b>			
1 FRN Notes outstanding Balance	\$0.00		
2 VRN Notes outstanding Balance	\$0.00		
3 ARC Notes outstanding Balance	\$4,850,000.00		
4 Amount of Accrued Interest	\$35,501.59		
5 Plus investment earnings and late fees	\$5,563.07		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$1,895.95		
8 Minus Notes fees expected during current Interest Period	\$125.22		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.67%		
<b>Net Loan Rate</b>	<b>9.67%</b>		
<b>B. Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$5,120,013.00	\$5,120,013.00	
2 Fund Balances	\$1,276,073.19	\$997,294.36	
3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00	
4 Senior Notes Outstanding	\$0.00	\$0.00	
<b>Senior Asset Percentage</b>	<b>N/A</b>	<b>N/A</b>	
<b>C. Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$5,120,013.00	\$5,120,013.00	
2 Fund Balances	\$1,276,073.19	\$997,294.36	
3 All Notes Interest and Fees Accrued	\$19,201.19	\$19,201.19	
4 All Notes Outstanding	\$4,850,000.00	\$4,600,000.00	
<b>Subordinate Asset Percentage</b>	<b>131.48%</b>	<b>132.57%</b>	

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<b>VI. Series 2003-A Portfolio Characteristics</b>			
	<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A. Loan Type Distribution:</b>			
1 Private Loans	2,480	\$5,055,870.35	100.00%
<b>2 Total By Loan Type Distribution</b>	<b>2,480</b>	<b>\$5,055,870.35</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>			
1 In-School	3	\$24,039.01	0.48%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	14	\$37,114.89	0.73%
5 Repayment	2,462	\$4,992,658.79	98.75%
6 Interim Charge-Offs	1	\$2,057.66	0.04%
<b>7 Total By Borrower Status Distribution</b>	<b>2,480</b>	<b>\$5,055,870.35</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>			
1 Graduate	2,467	\$5,012,309.87	99.14%
2 Undergraduate	13	\$43,560.48	0.86%
<b>3 Total By Loan Type Distribution</b>	<b>2,480</b>	<b>\$5,055,870.35</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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Collection Period: 10/01/24 to 10/31/24

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b>	<b>INTERIM:</b>			
	<b>In-School</b>		Includes Accrued Int.	
	Current	3	\$50,095.65	0.98%
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>3</b>	<b>\$50,095.65</b>	<b>0.98%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	2,216	\$4,221,285.73	82.45%
	1-29 Days Delinquent	145	\$394,456.78	7.70%
	30-59 Days Delinquent	58	\$212,813.41	4.16%
	60-89 Days Delinquent	12	\$33,281.45	0.65%
	90-119 Days Delinquent	10	\$65,418.21	1.28%
	120-149 Days Delinquent	11	\$44,252.88	0.86%
	150-179 Days Delinquent	10	\$55,483.43	1.08%
	> 180 Days Delinquent	0	\$0.00	0.00%
<b>E.</b>	<b>Deferment:</b>			
	Current	0	\$0.00	0.00%
<b>F.</b>	<b>Forbearance:</b>			
	Current	14	\$40,867.29	0.80%
<b>G.</b>	<b>Interim Charge-Offs</b>	<b>1</b>	<b>\$2,058.17</b>	<b>0.04%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>2,477</b>	<b>\$5,069,917.35</b>	<b>99.02%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>2,480</b>	<b>\$5,120,013.00</b>	<b>100.00%</b>

# 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	\$4,850,000
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$5,055,870
	2 Total Fund Accounts Balance	\$1,271,340
	3 Total Principal and Accrued Interest Balance	\$5,120,013
	4 Number of Loans	2,480
	5 Number of Borrowers	2,342
<b>C.</b>	1 Borrower Payments- Principal	\$358,592
	2 Borrower Payments- Interest	\$37,345
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$4,541
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.38%
	2 Weighted Average Remaining Maturity (WARM)	29
<b>F.</b>	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$4,850,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$350,000
	5 Net Loan Rate	9.67%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	131.48%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Portfolio Trend Analysis Report

October 31, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	December-23	January-24	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24
	Reporting Date	1/25/2024	2/26/2024	3/25/2024	4/25/2024	5/28/2024	6/25/2024	7/25/2024	8/26/2024	9/25/2024	10/25/2024	11/25/2024
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$9,900,000</b>	<b>\$9,100,000</b>	<b>\$8,700,000</b>	<b>\$7,900,000</b>	<b>\$7,050,000</b>	<b>\$7,050,000</b>	<b>\$6,550,000</b>	<b>\$5,950,000</b>	<b>\$5,700,000</b>	<b>\$5,200,000</b>	<b>\$4,850,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$9,452,003	\$8,850,261	\$8,311,961	\$7,821,159	\$7,366,636	\$6,942,861	\$6,553,194	\$6,162,088	\$5,801,118	\$5,448,686	\$5,055,870
	2 Total Fund Accounts Balance	\$1,995,388	\$1,758,460	\$1,958,116	\$1,618,082	\$1,218,998	\$1,622,952	\$1,520,270	\$1,299,509	\$1,416,724	\$1,260,990	\$1,271,340
	3 Total Principal and Accrued Interest Balance	\$9,547,604	\$8,942,044	\$8,381,884	\$7,893,469	\$7,435,861	\$7,010,612	\$6,621,647	\$6,229,959	\$5,868,430	\$5,513,631	\$5,120,013
	4 Number of Loans	4,036	3,908	3,380	3,077	2,985	2,845	2,761	2,700	2,630	2,577	2,480
	5 Number of Borrowers	3,720	3,605	3,156	2,887	2,801	2,675	2,603	2,550	2,485	2,435	2,342
<b>C.</b>	1 Borrower Payments- Principal	\$571,654	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661	\$339,596	\$358,592
	2 Borrower Payments- Interest	\$73,479	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409	\$43,708	\$37,345
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$8,357	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904	\$3,914	\$3,896	\$5,135	\$4,834	\$4,541
	3 Cash Release to Access Group	\$42,208	\$24,779	\$66,545	\$37,475	\$52,033	\$0	\$40,517	\$36,795	\$37,997	\$29,371	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.76%	8.72%	8.72%	8.73%	8.68%	8.69%	8.69%	8.69%	8.70%	8.70%	8.38%
	2 Weighted Average Remaining Maturity (WARM)	32	32	33	31	32	32	30	31	32	30	29
<b>F.</b>	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$9,900,000	\$9,100,000	\$8,700,000	\$7,900,000	\$7,050,000	\$7,050,000	\$6,550,000	\$5,950,000	\$5,700,000	\$5,200,000	\$4,850,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$500,000	\$800,000	\$400,000	\$800,000	\$850,000	\$0	\$500,000	\$600,000	\$250,000	\$500,000	\$350,000
	5 Net Loan Rate	8.83%	8.94%	8.78%	9.06%	9.74%	9.28%	9.63%	10.00%	9.79%	10.04%	9.67%
	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	116.20%	117.26%	118.51%	120.01%	122.65%	122.38%	124.23%	126.40%	127.59%	130.03%	131.48%