

ACCESS GROUP, INC.

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

Report Date: February 25, 2025
Collection Period: 01/01/25 to 01/31/25

I. Series 2003-A Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									December 31, 2024	Change	January 31, 2025		
1	Principal Balance								\$4,378,962.45	(\$347,324.19)		\$4,031,638.26	
2	Accrued Interest								\$65,104.72	(\$5,081.85)		\$60,022.87	
3	Total Principal And Accrued Interest Balance								\$4,444,067.17	(\$352,406.04)		\$4,091,661.13	
4	Fund Accounts Balance								\$1,166,410.48	(\$177,298.86)		\$989,111.62	
5	Total Student Loans And Fund Balance								\$5,610,477.65	(\$529,704.90)		\$5,080,772.75	
B. Student Loan Portfolio and Fund Balance													
									December 31, 2024	Change	January 31, 2025		
1	Weighted Average Coupon (WAC)								8.40%	-0.54%		7.86%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]								29	1		30	
3	Number of Loans								2,361	(105)		2,256	
4	Number of Borrowers								2,234	(96)		2,138	
C. Notes and Certificates													
									December 31, 2024	Change	January 31, 2025	% of	
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	5.92300%	\$4,050,000.00	(\$550,000.00)	\$3,500,000.00	100.0%	
5	Total Notes and Certificates								\$4,050,000.00	(\$550,000.00)	\$3,500,000.00	100.0%	
D. Fund Accounts Balance													
									December 31, 2024	Change	January 31, 2025		
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								\$442.37	(\$379.65)		\$62.72	
4	Collection Account								\$517,356.80	\$45,979.22		563,336.02	
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								\$18,941.85	(\$18,941.85)		\$0.00	
12	Class B Principal Account								\$229,669.46	(\$203,956.58)		\$25,712.88	
13	Total Fund Accounts Balance								\$1,166,410.48	(\$177,298.86)		\$989,111.62	

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II. Series 2003-A Transactions and Accruals		
		January 31, 2025
A. Student Loan Cash Principal Activity		
1	Borrower Payments - Total	(\$350,491.43)
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	(\$350,491.43)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$3,764.40
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$600.27)
4b	Adjustments - Write-offs	\$3.11
4	Total Adjustments	(\$597.16)
5	Total Non-Cash Principal Activity	\$3,167.24
C. Total Student Loan Principal Activity		(\$347,324.19)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$31,260.64)
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	(\$31,260.64)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$28,819.27
2	Capitalized Interest	(\$3,764.40)
3a	Small Balance and Other Adjustments	\$442.68
3b	Adjustments - Write-offs	\$6.89
3	Total Adjustments	\$449.57
4	Fee Accruals	\$674.35
5	Total Non-Cash Interest Activity	\$26,178.79
F. Total Student Loan Interest Activity		(\$5,081.85)

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III. Series 2003-A Collection Fund Activity			
A. Collection Fund	Beginning Balance	January 31, 2025	
	Transfers to Other Funds	\$389,575.80	
	1a Amount received in the collection account related to the collection period	(\$389,575.80)	
	1b Earnings	\$497,836.91	
	1c Recoveries	\$3,883.70	
	1d Misc. Payments Received/Due	\$49,919.25	
	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	\$551,639.86	
	B. Required Payments Under Waterfall	Payment	Distribute from Collection
1a Administrative Allowance	\$3,876.83	\$3,876.83	\$0.00
1b Broker Dealer, Auction Agent and Other Fees	\$95.28	\$95.28	\$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	\$15,902.60	\$15,902.60	\$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)	\$451,943.60	\$451,943.60	\$0.00
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$79,821.55	\$79,821.55	\$0.00
Total Payments	\$551,639.86	\$551,639.86	\$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)	\$551,639.86	\$551,639.86	\$0.00
B.	First	Administrative Allowance	\$3,972.11	\$547,667.75	\$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	\$547,667.75	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$547,667.75	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$547,667.75	\$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	\$547,667.75	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$547,667.75	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$547,667.75	\$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	\$15,902.60	\$531,765.15	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$531,765.15	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$531,765.15	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$531,765.15	\$0.00
I.	Eighth	Reserved	\$0.00	\$531,765.15	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$531,765.15	\$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	\$531,765.15	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$531,765.15	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$531,765.15	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$451,943.60	\$79,821.55	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$451,943.60		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$79,821.55	\$0.00	\$0.00

ACCESS GROUP, INC.

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Collection Period: 01/01/25 to 01/31/25

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	\$3,500,000.00		
4 Amount of Accrued Interest	\$26,595.92		
5 Plus investment earnings and late fees	\$4,691.11		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$1,511.86		
8 Minus Notes fees expected during current Interest Period	\$95.28		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	10.18%		
Net Loan Rate	10.18%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$4,091,661.13	\$4,091,661.13	
2 Fund Balances	\$993,128.38	\$909,367.28	
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	\$4,091,661.13	\$4,091,661.13	
2 Fund Balances	\$993,128.38	\$909,367.28	
3 All Notes Interest and Fees Accrued	\$1,028.41	\$1,028.41	
4 All Notes Outstanding	\$3,500,000.00	\$3,500,000.00	
Subordinate Asset Percentage	145.25%	142.86%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	2,256	\$4,031,638.26	100.00%
2 Total By Loan Type Distribution	2,256	\$4,031,638.26	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.60%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	14	\$92,801.85	2.30%
5 Repayment	2,238	\$3,914,596.87	97.10%
6 Interim Charge-Offs	1	\$200.53	0.00%
7 Total By Borrower Status Distribution	2,256	\$4,031,638.26	100.00%
C. School Type Distribution:			
1 Graduate	2,243	\$3,992,099.56	99.02%
2 Undergraduate	13	\$39,538.70	0.98%
3 Total By Loan Type Distribution	2,256	\$4,031,638.26	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	3	\$50,617.15	1.24%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$50,617.15	1.24%	
REPAYMENT:				
D. Active				
Current	2,021	\$3,307,254.16	80.83%	
1-29 Days Delinquent	131	\$267,447.55	6.54%	
30-59 Days Delinquent	41	\$122,148.51	2.99%	
60-89 Days Delinquent	17	\$102,267.17	2.50%	
90-119 Days Delinquent	6	\$36,655.97	0.90%	
120-149 Days Delinquent	9	\$61,299.55	1.50%	
150-179 Days Delinquent	13	\$48,875.07	1.19%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	14	\$94,895.42	2.32%	0.00%
G. Interim Charge-Offs	1	\$200.58	0.00%	
H. TOTAL REPAYMENT	2,253	\$4,041,043.98	98.76%	
I. TOTAL PORTFOLIO	2,256	\$4,091,661.13	100.00%	

ACCESS GROUP, INC.

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$3,500,000
B.	1 Total Private Principal Outstanding Balance	\$4,031,638
	2 Total Fund Accounts Balance	\$989,112
	3 Total Principal and Accrued Interest Balance	\$4,091,661
	4 Number of Loans	2,256
	5 Number of Borrowers	2,138
C.	1 Borrower Payments- Principal	\$350,491
	2 Borrower Payments- Interest	\$31,261
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$3,877
	3 Cash Release to Access Group Inc	\$79,822
E.	1 Weighted Average Coupon (WAC)	7.86%
	2 Weighted Average Remaining Maturity (WARM)	30
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$3,500,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$550,000
	5 Net Loan Rate	10.18%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	145.25%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
January 31, 2025

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25
	Reporting Date	4/25/2024	5/28/2024	6/25/2024	7/25/2024	8/26/2024	9/25/2024	10/25/2024	11/25/2024	12/26/2024	1/27/2025	2/25/2025
A.	1 Asset Backed Securities	\$7,900,000	\$7,050,000	\$7,050,000	\$6,550,000	\$5,950,000	\$5,700,000	\$5,200,000	\$4,850,000	\$4,600,000	\$4,050,000	\$3,500,000
B.	1 Total Private Principal Balance	\$7,821,159	\$7,366,636	\$6,942,861	\$6,553,194	\$6,162,088	\$5,801,118	\$5,448,686	\$5,055,870	\$4,727,455	\$4,378,962	\$4,031,638
	2 Total Fund Accounts Balance	\$1,618,082	\$1,218,998	\$1,622,952	\$1,520,270	\$1,299,509	\$1,416,724	\$1,260,990	\$1,271,340	\$1,374,918	\$1,166,410	\$989,112
	3 Total Principal and Accrued Interest Balance	\$7,893,469	\$7,435,861	\$7,010,612	\$6,621,647	\$6,229,959	\$5,868,430	\$5,513,631	\$5,120,013	\$4,791,361	\$4,444,067	\$4,091,661
	4 Number of Loans	3,077	2,985	2,845	2,761	2,700	2,630	2,577	2,480	2,424	2,361	2,256
	5 Number of Borrowers	2,887	2,801	2,675	2,603	2,550	2,485	2,435	2,342	2,291	2,234	2,138
C.	1 Borrower Payments- Principal	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661	\$339,596	\$358,592	\$314,409	\$340,556	\$350,491
	2 Borrower Payments- Interest	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409	\$43,708	\$37,345	\$35,583	\$32,233	\$31,261
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$6,927	\$3,904	\$3,904	\$3,914	\$3,896	\$5,135	\$4,834	\$4,541	\$4,213	\$3,940	\$3,877
	3 Cash Release to Access Group	\$37,475	\$52,033	\$0	\$40,517	\$36,795	\$37,997	\$29,371	\$0	\$24,519	\$21,945	\$79,822
E.	1 Weighted Average Coupon (WAC)	8.73%	8.68%	8.69%	8.69%	8.69%	8.70%	8.70%	8.38%	8.39%	8.40%	7.86%
	2 Weighted Average Remaining Maturity (WARM)	31	32	32	30	31	32	30	29	30	29	30
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$7,900,000	\$7,050,000	\$7,050,000	\$6,550,000	\$5,950,000	\$5,700,000	\$5,200,000	\$4,850,000	\$4,600,000	\$4,050,000	\$3,500,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$800,000	\$850,000	\$0	\$500,000	\$600,000	\$250,000	\$500,000	\$350,000	\$250,000	\$550,000	\$550,000
	5 Net Loan Rate	9.06%	9.74%	9.28%	9.63%	10.00%	9.79%	10.04%	9.67%	9.51%	9.99%	10.18%
	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	120.01%	122.65%	122.38%	124.23%	126.40%	127.59%	130.03%	131.48%	133.72%	138.15%	145.25%