

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2019
Collection Period: 12/01/18 to 12/31/18

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

					November 30, 2018	Change	December 31, 2018	
1 Principal Balance					\$66,430,711.61	(\$1,347,228.01)	\$65,083,483.60	
2 Accrued Interest					\$264,595.64	(\$1,418.94)	\$263,176.70	
3 Total Principal And Accrued Interest Balance					\$66,695,307.25	(\$1,348,646.95)	\$65,346,660.30	
4 Fund Accounts Balance					\$2,386,456.79	(\$33,580.62)	\$2,352,876.17	
5 Total Student Loans And Fund Balance					\$69,081,764.04	(\$1,382,227.57)	\$67,699,536.47	

B. Student Loan Portfolio and Fund Balance

					November 30, 2018	Change	December 31, 2018	
1 Weighted Average Coupon (WAC)					5.41%	0.00%	5.41%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					79	(1)	77	
3 Number of Loans					9,603	(100)	9,503	
4 Number of Borrowers					8,650	(92)	8,558	

C. Notes and Certificates

					12/31/2018	Balance	Balance	Balance	% of	
					CUSIP	Interest Rate	November 30, 2018	Change	December 31, 2018	O/S Securities
1 Student Loan Asset Backed Series 2003-A Notes Senior Class A-1 FRN					00432CAT8	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	3.62300%	\$10,995,429.53	(\$665,903.34)	\$10,329,526.19	15.7%
3 Student Loan Asset Backed Series 2003-A Notes Senior Class A-3 VRN					00432CAV3	3.62300%	\$11,010,430.12	(\$666,811.80)	\$10,343,618.32	15.7%
4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class B ARC					00432CAW1	4.97000%	\$45,300,000.00	\$0.00	\$45,300,000.00	68.7%
5 Total Notes and Certificates						4.54791%	\$67,305,859.65	(\$1,332,715.14)	\$65,973,144.51	100.0%

D. Fund Accounts Balance

					November 30, 2018	Change	December 31, 2018	
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					\$55,145.43	(\$1,021.28)	\$54,124.15	
4 Collection Account					\$1,757,214.40	(\$31,173.16)	1,726,041.24	
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					\$174,096.96	(\$1,386.18)	\$172,710.78	
12 Class B Principal Account					\$0.00	\$0.00	\$0.00	
13 Total Fund Accounts Balance					\$2,386,456.79	(\$33,580.62)	\$2,352,876.17	

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2018	
1	Borrower Payments - Total		(\$1,282,347.53)
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		(\$1,282,347.53)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$12,326.77
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$151.09)	
4b	Adjustments - Write-offs	(\$77,056.16)	
4	Total Adjustments		(\$77,207.25)
5	Total Non-Cash Principal Activity		(\$64,880.48)
C. Total Student Loan Principal Activity			
			(\$1,347,228.01)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$304,574.11)
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		(\$304,574.11)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		315,498.97
2	Capitalized Interest		(\$12,326.77)
3a	Small Balance and Other Adjustments	(\$46.76)	
3b	Adjustments - Write-offs	(\$2,995.27)	
3	Total Adjustments		(\$3,042.03)
4	Fee Accruals		\$3,025.00
5	Total Non-Cash Interest Activity		\$303,155.17
F. Total Student Loan Interest Activity			
			(\$1,418.94)

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	December 31, 2018	
	Beginning Balance	\$1,685,575.86	
	Transfers to Other Funds	(\$1,685,575.86)	
1a	Amount received in the collection account related to the collection period	\$1,187,617.83	
1b	Earnings	\$4,859.23	
1c	Recoveries	\$62,621.83	
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	\$1,255,098.89	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer from Capitalized Fund
1a	Administrative Allowance	\$54,234.07	\$54,234.07 \$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$1,233.16	\$1,233.16 \$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	\$31,186.56	\$31,186.56 \$0.00
2c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$31,229.11	\$31,229.11 \$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	\$174,096.96	\$174,096.96 \$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)	\$949,958.97	\$949,958.97 \$0.00
11	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$13,160.06	\$13,160.06 \$0.00
	Total Payments	\$1,255,098.89	\$1,255,098.89 \$0.00

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IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPL Account Uses
A.		Total Available Funds (Collection Fund Account)	\$1,255,098.89	\$1,255,098.89	\$0.00
B.	First	Administrative Allowance	\$55,467.23	\$1,199,631.66	\$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	\$1,199,631.66	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$31,186.56	\$1,168,445.10	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$31,229.11	\$1,137,215.99	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$62,415.67		
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	\$1,137,215.99	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,137,215.99	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,137,215.99	\$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	\$174,096.96	\$963,119.03	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$963,119.03	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$963,119.03	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$963,119.03	\$0.00
I.	Eighth	Reserved	\$0.00	\$963,119.03	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$963,119.03	\$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	\$963,119.03	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$474,655.71	\$488,463.32	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$475,303.26	\$13,160.06	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$13,160.06	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$949,958.97		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$13,160.06	\$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	\$20,673,144.51	
	3 ARC Notes outstanding Balance	\$45,300,000.00	
	4 Amount of Accrued Interest	\$293,365.76	
	5 Plus investment earnings and late fees	\$7,542.67	
	6 Minus Amount of interest on FRN	\$0.00	
	7 Minus portion of Administrative allowance	\$24,406.31	
	8 Minus Notes fees expected during current Interest Period	\$1,233.16	
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.01%	
	Net Loan Rate	5.01%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$65,346,660.30	\$65,346,660.30
	2 Fund Balances	\$2,357,393.84	\$1,102,558.49
	3 Senior Notes Interest and Fees Accrued	\$13,616.66	\$13,616.66
	4 Senior Notes Outstanding	\$20,673,144.51	\$19,723,185.54
	Senior Asset Percentage	327.43%	336.84%
C. Subordinate Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$65,346,660.30	\$65,346,660.30
	2 Fund Balances	\$2,357,393.84	\$1,102,558.49
	3 All Notes Interest and Fees Accrued	\$125,569.54	\$125,569.54
	4 All Notes Outstanding	\$65,973,144.51	\$65,023,185.54
	Subordinate Asset Percentage	102.43%	102.00%

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	9,503	\$65,083,483.60	100.00%
2 Total By Loan Type Distribution	9,503	\$65,083,483.60	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$36,043.81	0.06%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	46	\$460,315.91	0.71%
5 Repayment	9,448	\$64,587,123.88	99.24%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	9,498	\$65,083,483.60	100.00%
C. School Type Distribution:			
1 Graduate	9,457	\$64,705,405.97	99.42%
2 Undergraduate	46	\$378,077.63	0.58%
3 Total By Loan Type Distribution	9,503	\$65,083,483.60	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	4	\$57,234.20	0.09%
B.	Grace Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$57,234.20	0.09%
D.	REPAYMENT:			
	Active			
	Current	8,624	\$58,099,585.51	88.91%
	1-29 Days Delinquent	548	\$4,194,151.85	6.42%
	30-59 Days Delinquent	123	\$1,016,272.33	1.56%
	60-89 Days Delinquent	59	\$500,460.03	0.77%
	90-119 Days Delinquent	39	\$384,776.80	0.59%
	120-149 Days Delinquent	36	\$335,060.28	0.51%
	150-179 Days Delinquent	19	\$232,601.28	0.36%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	46	\$468,724.43	0.72%
G.	Claims	5	\$57,793.59	0.09%
H.	TOTAL REPAYMENT	9,499	\$65,289,426.10	99.91%
I.	TOTAL PORTFOLIO	9,503	\$65,346,660.30	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$65,973,145
B.	1 Total Private Principal Outstanding Balance	\$65,083,484
	2 Total Fund Accounts Balance	\$2,352,876
	3 Total Principal and Accrued Interest Balance	\$65,346,660
	4 Number of Loans	9,503
	5 Number of Borrowers	8,558
C.	1 Borrower Payments- Principal	\$1,282,348
	2 Borrower Payments- Interest	\$304,574
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$54,234
	3 Cash Release to Access Group Inc	\$13,160
E.	1 Weighted Average Coupon (WAC)	5.41%
	2 Weighted Average Remaining Maturity (WARM)	77
F.	1 Senior Notes Outstanding	\$20,673,145
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,332,715
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.01%
	6 Senior Asset Percentage	327.43%
	7 Total Asset Percentage	102.43%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
December 31, 2018

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18
Reporting Date		3/26/2018	4/25/2018	5/25/2018	6/25/2018	7/25/2018	8/27/2018	9/25/2018	10/25/2018	11/26/2018	12/26/2018	1/25/2019
A.	1 Asset Backed Securities	\$81,186,119	\$79,834,098	\$77,942,223	\$76,799,036	\$74,491,103	\$73,357,349	\$71,870,588	\$69,958,249	\$69,137,114	\$67,305,860	\$65,973,145
B.	1 Total Private Principal Balance	\$80,247,705	\$78,643,740	\$77,164,963	\$75,097,226	\$73,496,090	\$72,035,675	\$70,526,900	\$69,267,060	\$67,656,291	\$66,430,712	\$65,083,484
	2 Total Fund Accounts Balance	\$2,647,883	\$2,956,703	\$2,543,204	\$3,383,646	\$2,472,143	\$2,786,794	\$2,758,235	\$2,167,309	\$2,886,631	\$2,386,457	\$2,352,876
	3 Total Principal and Accrued Interest Balance	\$80,502,466	\$78,903,639	\$77,465,433	\$75,396,382	\$73,781,679	\$72,332,503	\$70,811,866	\$69,554,909	\$67,939,580	\$66,695,307	\$65,346,660
	4 Number of Loans	10,856	10,694	10,537	10,325	10,169	10,052	9,917	9,823	9,708	9,603	9,503
	5 Number of Borrowers	9,730	9,588	9,459	9,267	9,133	9,042	8,924	8,844	8,737	8,650	8,558
C.	1 Borrower Payments- Principal	\$1,591,540	\$1,583,828	\$1,476,735	\$1,987,772	\$1,523,940	\$1,447,047	\$1,436,092	\$1,211,823	\$1,492,026	\$1,211,577	\$1,282,348
	2 Borrower Payments- Interest	\$316,193	\$311,661	\$304,313	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871	\$325,761	\$304,574
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$66,870	\$65,534	\$64,302	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378	\$55,357	\$54,234
	3 Cash Release to Access Group	\$34,768	\$108,114	\$154,516	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076	\$57,689	\$13,160
E.	1 Weighted Average Coupon (WAC)	4.84%	4.84%	5.16%	5.09%	5.10%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%
	2 Weighted Average Remaining Maturity (WARM)	87	86	84	84	82	82	83	80	80	79	77
F.	1 Senior Notes Outstanding	\$35,886,119	\$34,534,098	\$32,642,223	\$31,499,036	\$29,191,103	\$28,057,349	\$26,570,588	\$24,658,249	\$23,837,114	\$22,005,860	\$20,673,145
	2 Subordinate Note Outstanding	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000
	3 Senior Principal Distribution Amount	\$2,165,844	\$1,352,021	\$1,891,875	\$1,143,186	\$2,307,933	\$1,133,754	\$1,486,762	\$1,912,338	\$821,135	\$1,831,255	\$1,332,715
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.41%	4.41%	4.76%	4.57%	4.70%	4.98%	4.98%	5.01%	4.97%	5.01%	5.01%
	6 Senior Asset Percentage	231.69%	237.00%	245.07%	250.05%	261.18%	267.68%	276.85%	290.82%	297.07%	313.89%	327.43%
	7 Subordinate Asset Percentage	102.32%	102.41%	102.50%	102.47%	102.34%	102.33%	102.31%	102.44%	102.34%	102.49%	102.43%