### Student Loan Asset Backed Series 2003-A Notes

### **Monthly Servicing Report**

Report Date: March 25, 2021 Collection Period: 02/01/21 to 02/28/21

	Student Loan Portfolio and Fund Balance				January 31, 2021	Change	February 28, 2021	
•	1 Principal Balance				\$36,955,517.81	(\$728,321.23)	\$36,227,196.58	
	2 Accrued Interest				\$175,464.01	\$20,640.93	\$196,104.94	
	3 Total Principal And Accrued Interest Balance				\$37,130,981.82	(\$707,680.30)	\$36,423,301.52	
	4 Fund Accounts Balance				\$3,084,318.91	(\$619,847.71)	\$2,464,471.20	
	5 Total Student Loans And Fund Balance				\$40,215,300.73	(\$1,327,528.01)	\$38,887,772.72	
3.	Student Loan Portfolio and Fund Balance  1 Weighted Average Coupon (WAC)				January 31, 2021	Change	February 28, 2021	
					3.31%	0.00%	3.31%	
		cludes	in-school peri	odj	58	0	58	
	3 Number of Loans 4 Number of Borrowers				7,147 6,496	(71) (64)	7,076 6,432	
				2/28/2021	Balance	Balance	Balance	% of
<b>.</b>	Notes and Certificates		CUSIP	Interest Rate	January 31, 2021	Change	February 28, 2021	O/S Securit
	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	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	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
	4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class B	ARC	00432CAW1	2.64000%	\$39,400,000.00	(\$1,350,000.00)	\$38,050,000.00	100.0%
	5 Total Notes and Certificates			2.64000%	\$39,400,000.00	(\$1,350,000.00)	\$38,050,000.00	100.0%
).	Fund Accounts Balance				January 31, 2021	Change	February 28, 2021	
	1 Capitalized Interest Account				\$400,002.20	(\$2.20)	\$400,000.00	
	2 Pre-Funding Account				\$0.00	\$0.00	\$0.00	
	3 Admin Account				\$29,937.54	(\$881.80)	\$29,055.74	
	4 Collection Account	\$1,201,056.08	(\$60,543.86)	1,140,512.22				
	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				\$96,055.08	(\$2,820.88)	\$93,234.20	
	12 Class B Principal Account				\$1,357,268.01	(\$555,598.97)	\$801,669.04	
	13 Total Fund Accounts Balance				\$3,084,318.91	(\$619,847.71)	\$2,464,471.20	

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

> Report Date: March 25, 2021 Collection Period: 02/01/21 to 02/28/21

II.	Series 2003-A Transactions and Accruals		
Α.	Student Loan Cash Principal Activity	February 28, 2	2021
	1 Borrower Payments - Total 2 Claim Payments 3 Refunds 4 Reversals 5a New Acquisitions - Principal 5b Cancellations - Principal 5c New Acquisitions - Sale Transfers 5d New Acquisitions - Repurchases 5 New Acquisitions - Total 6 Total Cash Principal Activity	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.723,907.78
B.	Student Loan Non-Cash Principal Activity  1 Capitalized Interest 2 New Acquisitions/Cancellations - Fees 3 Capitalized Guarantee Fees 4a Small Balance and Other Adjustments 4b Adjustments - Write-offs 4 Total Adjustments 5 Total Non-Cash Principal Activity  Total Student Loan Principal Activity	(\$51.49) (\$4,643.35)	\$281.39 \$0.00 \$0.00 (\$4,694.84) (\$4,413.45) (\$728,321.23)
D.	Student Loan Cash Interest Activity  1 Borrower Payments - Total 2 Claim Payments 3a New Acquisitions - Sale Transfers 3b New Acquisitions - Repurchases 3 New Acquisitions 4 Other Adjustments 5 Total Cash Interest Activity	\$0.00 \$0.00	(\$78,479.97) \$0.00 \$0.00 \$0.00 (\$78,479.97)
E.	Student Loan Non-Cash Interest Activity  1 Borrower Accruals 2 Capitalized Interest 3a Small Balance and Other Adjustments 3b Adjustments - Write-offs 3 Total Adjustments 4 Fee Accruals 5 Total Non-Cash Interest Activity	(\$173.97) (\$216.89)	99,753.15 (\$281.39) (\$390.86) \$40.00 \$99,120.90
F.	Total Student Loan Interest Activity		\$20,640.93

**Student Loan Asset Backed Series 2003-A Notes** 

**Monthly Servicing Report** 

Report Date: March 25, 2021

III.	Series 2003-A Collection Fund Activity			
A.	Collection Fund	February 28, 2021	]	
	Beginning Balance	\$904,098.81		
	Transfers to Other Funds	(\$904,098.81)		
	1a Amount received in the collection account related to the collection period	\$1,039,761.42		
	1b Earnings	\$11.15		
	1c Recoveries	\$41,153.85		
	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	\$1,080,926.42		
В.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$30,796.26	\$30,796.26	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,122.67	\$1,122.67	\$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	\$84,147.75	\$84,147.75	\$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)	\$964,859.74	\$964,859.74	\$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00
	Total Payments	\$1,080,926.42	\$1,080,926.42	\$0.00

# Student Loan Asset Backed Series 2003-A Notes

**Monthly Servicing Report** 

Report Date: March 25, 2021

				Remaining	CAPI Accoun
				Funds Balance	Uses
A.		Total Available Funds (Collection Fund Account)	\$1,080,926.42	\$1,080,926.42	\$0
В.	First	Administrative Allowance	\$31,918.93	\$1,049,007.49	\$0
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	\$1,049,007.49	\$0
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,049,007.49	\$0
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,049,007.49	\$0
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$0.00		
).	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	\$1,049,007.49	\$
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,049,007.49	\$
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,049,007.49	\$
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
Ε.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	\$84,147.75	\$964,859.74	\$(
:.	Fifth	Payment of Principal Distribution Amount on Remaing Notes 2003-A (if Sub note interest trigger)	\$0.00	\$964,859.74	\$
<b>)</b> .	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$964,859.74	\$
I.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$964,859.74	\$
	Eighth	Reserved	\$0.00	\$964,859.74	\$
I.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$964,859.74	\$
ζ.	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	\$964,859.74	\$
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$964,859.74	\$
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$964,859.74	\$0
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$964,859.74	\$0.00	\$
	(e)	Total Principal Distribution on Notes or Obligations:	\$964,859.74		
	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$(

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

Report Date: March 25, 2021 Collection Period: 02/01/21 to 02/28/21

Net Loan Rate		
1 FRN Notes outstanding Balance	\$0.00	
2 VRN Notes outstanding Balance	\$0.00	
3 ARC Notes outstanding Balance	\$38,050,000.00	
4 Amount of Accrued Interest	\$100,080.89	
5 Plus investment earnings and late fees	\$93.53	
6 Minus Amount of interest on FRN	\$0.00	
7 Minus portion of Administrative allowance	\$13,585.20	
8 Minus Notes fees expected during current Interest Period	\$1,122.67	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.70%	
Net Loan Rate	2.70%	
Senior Asset Percentage	Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance	\$36,423,301.52	\$36,423,301.52
2 Fund Balances	\$2,464,524.73	\$1,536,899.00
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
Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance	\$36,423,301.52	\$36,423,301.52
2 Fund Balances	\$2,464,524.73	\$1,536,899.00
3 All Notes Interest and Fees Accrued	\$67,520.86	\$1,536,899.00
4 All Notes Outstanding	\$38,050,000.00	\$37,250,000.00
Subordinate Asset Percentage	102.02%	\$37,250,000.00 <b>101.73</b> %

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

Report Date: March 25, 2021

		Number	Dollar	% of
		of Loans	Amount	Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	7,076	\$36,227,196.58	100.009
	2 Total By Loan Type Distribution	7,076	\$36,227,196.58	100.00%
В.	Borrower Status Distribution:			
	1 In-School	4	\$37,280.01	0.10%
	2 Grace	0	\$0.00	0.009
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	32	\$223,660.81	0.629
	5 Repayment	7,037	\$35,946,444.75	99.239
	6 Interim Charge-Offs	3	\$19,811.01	0.059
	7 Total By Borrower Status Distribution	7,076	\$36,227,196.58	100.00%
C.	School Type Distribution:			
	1 Graduate	7,043	\$36,017,015.16	99.42%
	2 Undergraduate	33	\$210,181.42	0.58%
	3 Total By Loan Type Distribution	7,076	\$36,227,196.58	100.00%

### **Student Loan Asset Backed Series 2003-A Notes**

**Monthly Servicing Report** 

**Report Date:** March 25, 2021

	Series 2003-A Notes	Portfol	io Status By Loai	n Type
	Status	# of Loans	Amount (\$)	Percentage (%
	INTERIM:		Includes Accrued Int.	
Α.	In-School			
	Current	4	\$70,426.34	0.19
В.	Grace			
	Current	0	\$0.00	0.00
C.	TOTAL INTERIM	4	\$70,426.34	0.19
D.	REPAYMENT:			
	Active			
	Current	6,702	\$33,818,094.99	92.8
	1-29 Days Delinquent	227	\$1,518,125.20	4.17
	30-59 Days Delinquent 60-89 Days Delinquent	36 37	\$277,914.03 \$245,682.99	0.70 0.67
	90-119 Days Delinquent	9	\$49,440.14	0.14
	120-149 Days Delinquent	16	\$119,046.67	0.33
	150-179 Days Delinquent	10	\$73,627.71	0.20
	> 180 Days Delinquent	0	\$0.00	0.00
Ε.	Deferment:			
	Current	0	\$0.00	0.00
F.	Forbearance:			0.00
	Current	32	\$230,512.77	0.63
3.	Interim Charge-Offs	3	\$20,430.68	0.00
┨.	TOTAL REPAYMENT	7,072	\$36,352,875.18	99.8
I.	TOTAL PORTFOLIO	7,076	\$36,423,301.52	100.00

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

Report Date: March 25, 2021

A.	1 ABS Notes Outstanding	\$38,050,000
В.	1 Total Private Principal Outstanding Balance	\$36,227,197
	2 Total Fund Accounts Balance	\$2,464,471
	3 Total Principal and Accrued Interest Balance	\$36,423,302
	4 Number of Loans	7,076
	5 Number of Borrowers	6,432
C.	1 Borrower Payments- Principal	\$723,908
	2 Borrower Payments- Interest	\$78,480
D.	Necessary Funds Transfer to Meet Obligations	\$(
	2 Administrative Allowance	\$30,796
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.31%
	2 Weighted Average Remaining Maturity (WARM)	58
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$38,050,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,350,000
	5 Net Loan Rate	2.70%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	102.02%

# Student Loan Asset Backed Series 2003-A Notes Portfolio Trend Analysis Report February 28, 2021

#### **Collection Periods** April-20 June-20 September-20 October-20 November-20 December-20 May-20 July-20 August-20 January-21 February-21 Reporting Date 5/26/2020 6/25/2020 7/27/2020 8/25/2020 9/25/2020 10/26/2020 11/25/2020 12/28/2020 1/25/2021 2/25/2021 3/25/2021 A. 1 Asset Backed Securities \$46,256,685 \$44,950,000 \$44,600,000 \$44,600,000 \$43.950.000 \$43,000,000 \$40.950.000 \$39.950.000 \$39,400,000 \$38,050,000 \$43,000,000 В. 1 Total Private Principal Balance \$45,726,368 \$44,780,340 \$43,807,216 \$42,846,612 \$41,716,327 \$40.755.260 \$39,775,356 \$38,946,208 \$37,919,782 \$36,955,518 \$36,227,197 \$2,590,967 \$2,575,408 \$2,630,347 \$2,464,471 2 Total Fund Accounts Balance \$1,958,369 \$1,662,747 \$1,920,858 \$2,636,922 \$2,689,898 \$3,726,134 \$3,084,319 3 Total Principal and Accrued Interest Balance \$45,914,034 \$44,994,609 \$44,032,071 \$43,032,227 \$41,888,006 \$40,938,610 \$39,955,161 \$39,124,466 \$38,101,371 \$37,130,982 \$36,423,302 4 Number of Loans 7.944 7.858 7.756 7.668 7.557 7.480 7.384 7.316 7.231 7.147 7.076 7,099 7,013 6,937 6,784 6,706 6,649 6,573 6,432 5 Number of Borrowers 7,175 6,847 6,496 C. 1 Borrower Payments- Principal \$880,157 \$940,924 \$965,743 \$970,089 \$975,500 \$917,966 \$954,998 \$827,225 \$723,908 \$1,024,037 \$951,054 \$116,888 2 Borrower Payments- Interest \$176,294 \$154,570 \$161,265 \$164,940 \$136,067 \$123,194 \$125,636 \$113,064 \$117,221 \$78,480 D. 1 Necessary Funds Transfer to Meet Obligations \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 2 Administrative Allowance \$38,861 \$38,105 \$37,317 \$36.506 \$35,706 \$34,764 \$33,963 \$33,146 \$32,455 \$31,600 \$30,796 3 Cash Release to Access Group \$481,946 \$430,536 \$366,849 \$0 \$0 \$0 \$0 \$0 \$0 \$0 E. 1 Weighted Average Coupon (WAC) 4.56% 4.56% 4.55% 3.43% 3.43% 3.43% 3.32% 3.33% 3.33% 3.31% 3.31% 60 2 Weighted Average Remaining Maturity (WARM) 65 65 62 63 63 60 60 57 58 58

\$0

\$43,000,000

\$0

\$0

2.80%

101.41%

N/A

\$43,950,000

\$950,000

101.26%

2.81%

N/A

\$0

\$0

\$0

2.64%

106.61%

N/A

\$40,950,000

\$2,050,000

2.71%

101.69%

N/A

\$43,000,000

\$0

\$39,400,000

\$550,000

101.89%

2.66%

N/A

\$38,050,000

\$1,350,000

2.70%

102.02%

N/A

\$39,950,000

\$1,000,000

2.71%

101.80%

N/A

IX. Asset-Backed Securities Notes Series 2003-A

F.

1 Senior Notes Outstanding

6 Senior Asset Percentage

7 Subordinate Asset Percentage

5 Net Loan Rate

2 Subordinate Note Outstanding

3 Senior Principal Distribution Amount

4 Subordinate Principal Distribution Amount

\$956.685

\$45,300,000

\$1,229,723

5003.90%

103.35%

\$0

4.08%

\$44,950,000

\$956,685

\$0

4.06%

103.79%

N/A

\$44,600,000

\$650,000

102.99%

4.00%

N/A

\$0

\$44,600,000

\$0

\$0

2.84%

103.77%

N/A