

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2024
Collection Period: 12/01/23 to 12/31/23

| II. Series 2003-A Transactions and Accruals | | |
|----------------------------------------------------|--------------------------|-----------------------|
| A. Student Loan Cash Principal Activity | December 31, 2023 | |
| 1 Borrower Payments - Total | | (\$571,654.17) |
| 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 | | (\$571,654.17) |
| B. Student Loan Non-Cash Principal Activity | | |
| 1 Capitalized Interest | | \$520.48 |
| 2 New Acquisitions/Cancellations - Fees | | \$0.00 |
| 3 Capitalized Guarantee Fees | | \$0.00 |
| 4a Small Balance and Other Adjustments | (\$276.82) | |
| 4b Adjustments - Write-offs | (\$4,529.19) | |
| 4 Total Adjustments | | (\$4,806.01) |
| 5 Total Non-Cash Principal Activity | | (\$4,285.53) |
| C. Total Student Loan Principal Activity | | (\$575,939.70) |
| D. Student Loan Cash Interest Activity | | |
| 1 Borrower Payments - Total | | (\$73,478.53) |
| 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 | | (\$73,478.53) |
| E. Student Loan Non-Cash Interest Activity | | |
| 1 Borrower Accruals | | \$74,857.37 |
| 2 Capitalized Interest | | (\$520.48) |
| 3a Small Balance and Other Adjustments | (\$145.27) | |
| 3b Adjustments - Write-offs | (\$50.11) | |
| 3 Total Adjustments | | (\$195.38) |
| 4 Fee Accruals | | \$1,007.45 |
| 5 Total Non-Cash Interest Activity | | \$75,148.96 |
| F. Total Student Loan Interest Activity | | \$1,670.43 |

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| III. Series 2003-A Collection Fund Activity | | | | |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------------|---------------------------------------|
| A. Collection Fund | | December 31, 2023 | | |
| | Beginning Balance | \$869,662.68 | | |
| | Transfers to Other Funds | (\$869,662.68) | | |
| | 1a Amount received in the collection account related to the collection period | \$453,121.32 | | |
| | 1b Earnings | \$7,282.19 | | |
| | 1c Recoveries | \$20,417.33 | | |
| | 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 | \$480,820.84 | | | |
| B. Required Payments Under Waterfall | | Payment | Distribute from Collection | Transfer from Capitalized Fund |
| | 1a Administrative Allowance | \$8,356.62 | \$8,356.62 | \$0.00 |
| | 1b Broker Dealer, Auction Agent and Other Fees | \$1,132.45 | \$1,132.45 | \$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 | \$36,256.22 | \$36,256.22 | \$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) | \$392,867.75 | \$392,867.75 | \$0.00 | |
| 11 Only on or after the Capitalized interest release date, any remainder to Access Group. | \$42,207.80 | \$42,207.80 | \$0.00 | |
| Total Payments | \$480,820.84 | \$480,820.84 | \$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) | \$480,820.84 | \$480,820.84 | \$0.00 |
| B. | First | Administrative Allowance | \$9,489.07 | \$471,331.77 | \$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 | \$471,331.77 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN] | \$0.00 | \$471,331.77 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN] | \$0.00 | \$471,331.77 | \$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 | \$471,331.77 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN] | \$0.00 | \$471,331.77 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN] | \$0.00 | \$471,331.77 | \$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 | \$36,256.22 | \$435,075.55 | \$0.00 |
| F. | Fifth | Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger) | \$0.00 | \$435,075.55 | \$0.00 |
| G. | Sixth | Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth | \$0.00 | \$435,075.55 | \$0.00 |
| H. | Seventh | Payment to the Capitalized Interest account to increase balance thereof set forth | \$0.00 | \$435,075.55 | \$0.00 |
| I. | Eighth | Reserved | \$0.00 | \$435,075.55 | \$0.00 |
| J. | Ninth | Payment of any carry-over amounts due with respect to the class B notes | \$0.00 | \$435,075.55 | \$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 | \$435,075.55 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN] | \$0.00 | \$435,075.55 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN] | \$0.00 | \$435,075.55 | \$0.00 |
| | (d) | Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC] | \$392,867.75 | \$42,207.80 | \$0.00 |
| | (e) | Total Principal Distribution on Notes or Obligations: | \$392,867.75 | | |
| L. | Eleventh | Only on or after the Capitalized interest release date, any remainder to Access Group. | \$42,207.80 | \$0.00 | \$0.00 |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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Collection Period: 12/01/23 to 12/31/23

| 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 | \$9,900,000.00 | | |
| 4 Amount of Accrued Interest | \$69,293.08 | | |
| 5 Plus investment earnings and late fees | \$8,164.02 | | |
| 6 Minus Amount of interest on FRN | \$0.00 | | |
| 7 Minus portion of Administrative allowance | \$3,544.50 | | |
| 8 Minus Notes fees expected during current Interest Period | \$1,132.45 | | |
| 9 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 8.83% | | |
| Net Loan Rate | 8.83% | | |
| B. Senior Asset Percentage | Pre-Distribution | Post-Distribution | |
| 1 Student Loan Portfolio Balance | \$9,547,604.46 | \$9,547,604.46 | |
| 2 Fund Balances | \$2,002,544.38 | \$1,098,409.31 | |
| 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 | \$9,547,604.46 | \$9,547,604.46 | |
| 2 Fund Balances | \$2,002,544.38 | \$1,098,409.31 | |
| 3 All Notes Interest and Fees Accrued | \$46,013.77 | \$46,013.77 | |
| 4 All Notes Outstanding | \$9,900,000.00 | \$9,100,000.00 | |
| Subordinate Asset Percentage | 116.20% | 116.48% | |

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Student Loan Asset Backed Series 2003-A Notes

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| VI. Series 2003-A Portfolio Characteristics | | | |
|----------------------------------------------------|------------------------|-----------------------|-----------------------|
| | Number of Loans | Dollar Amount | % of Portfolio |
| A. Loan Type Distribution: | | | |
| 1 Private Loans | 4,036 | \$9,452,003.01 | 100.00% |
| 2 Total By Loan Type Distribution | 4,036 | \$9,452,003.01 | 100.00% |
| B. Borrower Status Distribution: | | | |
| 1 In-School | 3 | \$24,039.01 | 0.25% |
| 2 Grace | 1 | \$13,241.00 | 0.14% |
| 3 Deferment | 0 | \$0.00 | 0.00% |
| 4 Forbearance | 9 | \$44,300.13 | 0.47% |
| 5 Repayment | 4,019 | \$9,354,265.30 | 98.97% |
| 6 Interim Charge-Offs | 4 | \$16,157.57 | 0.17% |
| 7 Total By Borrower Status Distribution | 4,036 | \$9,452,003.01 | 100.00% |
| C. School Type Distribution: | | | |
| 1 Graduate | 4,017 | \$9,386,414.80 | 99.31% |
| 2 Undergraduate | 19 | \$65,588.21 | 0.69% |
| 3 Total By Loan Type Distribution | 4,036 | \$9,452,003.01 | 100.00% |

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Monthly Servicing Report

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Collection Period: 12/01/23 to 12/31/23

| VII. Series 2003-A Notes | | Portfolio Status By Loan Type | | |
|-------------------------------|--------------|-------------------------------|----------------|-------|
| Status | # of Loans | Amount (\$) | Percentage (%) | |
| INTERIM: | | | | |
| A. In-School | | Includes Accrued Int. | | |
| Current | 3 | \$48,267.71 | 0.51% | |
| B. Grace | | | | |
| Current | 1 | \$28,530.02 | 0.30% | |
| C. TOTAL INTERIM | 4 | \$76,797.73 | 0.80% | |
| REPAYMENT: | | | | |
| D. Active | | | | |
| Current | 3,633 | \$8,130,085.82 | 85.15% | |
| 1-29 Days Delinquent | 252 | \$705,449.69 | 7.39% | |
| 30-59 Days Delinquent | 60 | \$226,472.32 | 2.37% | |
| 60-89 Days Delinquent | 35 | \$123,603.29 | 1.29% | |
| 90-119 Days Delinquent | 14 | \$94,506.40 | 0.99% | |
| 120-149 Days Delinquent | 9 | \$50,778.83 | 0.53% | |
| 150-179 Days Delinquent | 16 | \$75,319.04 | 0.79% | |
| > 180 Days Delinquent | 0 | \$0.00 | 0.00% | |
| E. Deferment: | | | | |
| Current | 0 | \$0.00 | 0.00% | |
| F. Forbearance: | | | | |
| Current | 9 | \$47,951.74 | 0.50% | 0.00% |
| G. Interim Charge-Offs | 4 | \$16,639.60 | 0.17% | |
| H. TOTAL REPAYMENT | 4,032 | \$9,470,806.73 | 99.20% | |
| I. TOTAL PORTFOLIO | 4,036 | \$9,547,604.46 | 100.00% | |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2024

Collection Period: 12/01/23 to 12/31/23

VIII. Series 2003-A Portfolio Summary Report

| | | |
|-----------|------------------------------------------------|-------------|
| A. | 1 ABS Notes Outstanding | \$9,900,000 |
| B. | 1 Total Private Principal Outstanding Balance | \$9,452,003 |
| | 2 Total Fund Accounts Balance | \$1,995,388 |
| | 3 Total Principal and Accrued Interest Balance | \$9,547,604 |
| | 4 Number of Loans | 4,036 |
| | 5 Number of Borrowers | 3,720 |
| C. | 1 Borrower Payments- Principal | \$571,654 |
| | 2 Borrower Payments- Interest | \$73,479 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$8,357 |
| | 3 Cash Release to Access Group Inc | \$42,208 |
| E. | 1 Weighted Average Coupon (WAC) | 8.76% |
| | 2 Weighted Average Remaining Maturity (WARM) | 32 |
| F. | 1 Senior Notes Outstanding | \$0 |
| | 2 Subordinate Note Outstanding | \$9,900,000 |
| | 3 Senior Principal Distribution Amount | \$0 |
| | 4 Subordinate Principal Distribution Amount | \$500,000 |
| | 5 Net Loan Rate | 8.83% |
| | 6 Senior Asset Percentage | N/A |
| | 7 Total Asset Percentage | 116.20% |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

December 31, 2023

| IX. Asset-Backed Securities Notes Series 2003-A | | | | | | | | | | | | |
|-------------------------------------------------|------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------|
| Collection Periods | | February-23 | March-23 | April-23 | May-23 | June-23 | July-23 | August-23 | September-23 | October-23 | November-23 | December-23 |
| Reporting Date | | 3/27/2023 | 4/25/2023 | 5/25/2023 | 6/26/2023 | 7/25/2023 | 8/25/2023 | 9/25/2023 | 10/25/2023 | 11/27/2023 | 12/26/2023 | 1/25/2024 |
| A. | 1 Asset Backed Securities | \$16,500,000 | \$15,150,000 | \$14,200,000 | \$13,850,000 | \$13,850,000 | \$13,150,000 | \$12,250,000 | \$11,750,000 | \$10,900,000 | \$10,400,000 | \$9,900,000 |
| B. | 1 Total Private Principal Balance | \$15,804,036 | \$15,029,373 | \$14,375,870 | \$13,703,408 | \$13,070,064 | \$12,415,044 | \$11,795,145 | \$11,129,605 | \$10,598,035 | \$10,027,943 | \$9,452,003 |
| | 2 Total Fund Accounts Balance | \$2,281,422 | \$1,585,106 | \$1,268,702 | \$1,562,986 | \$2,255,458 | \$2,253,872 | \$1,981,190 | \$2,143,877 | \$1,879,546 | \$1,912,322 | \$1,995,388 |
| | 3 Total Principal and Accrued Interest Balance | \$15,907,774 | \$15,138,077 | \$14,484,147 | \$13,807,893 | \$13,170,057 | \$12,517,609 | \$11,896,040 | \$11,225,072 | \$10,694,364 | \$10,121,874 | \$9,547,604 |
| | 4 Number of Loans | 4,986 | 4,883 | 4,790 | 4,710 | 4,610 | 4,528 | 4,424 | 4,321 | 4,234 | 4,131 | 4,036 |
| | 5 Number of Borrowers | 4,572 | 4,484 | 4,400 | 4,329 | 4,240 | 4,166 | 4,072 | 3,972 | 3,887 | 3,796 | 3,720 |
| C. | 1 Borrower Payments- Principal | \$703,905 | \$742,081 | \$651,264 | \$640,492 | \$631,770 | \$647,534 | \$608,969 | \$608,674 | \$563,341 | \$555,980 | \$571,654 |
| | 2 Borrower Payments- Interest | \$110,455 | \$100,447 | \$101,285 | \$99,845 | \$96,876 | \$93,536 | \$91,971 | \$88,208 | \$83,199 | \$78,672 | \$73,479 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administrative Allowance | \$6,198 | \$5,927 | \$12,524 | \$11,980 | \$11,420 | \$4,901 | \$10,346 | \$9,829 | \$9,275 | \$8,832 | \$8,357 |
| | 3 Cash Release to Access Group | \$41,626 | \$69,979 | \$43,838 | \$0 | \$0 | \$32,240 | \$29,738 | \$0 | \$59,798 | \$13,039 | \$42,208 |
| E. | 1 Weighted Average Coupon (WAC) | 7.85% | 7.85% | 8.04% | 8.04% | 8.04% | 8.59% | 8.59% | 8.58% | 8.76% | 8.76% | 8.76% |
| | 2 Weighted Average Remaining Maturity (WARM) | 39 | 36 | 37 | 37 | 34 | 35 | 35 | 33 | 33 | 34 | 32 |
| F. | 1 Senior Notes Outstanding | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Subordinate Note Outstanding | \$16,500,000 | \$15,150,000 | \$14,200,000 | \$13,850,000 | \$13,850,000 | \$13,150,000 | \$12,250,000 | \$11,750,000 | \$10,900,000 | \$10,400,000 | \$9,900,000 |
| | 3 Senior Principal Distribution Amount | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 4 Subordinate Principal Distribution Amount | \$700,000 | \$1,350,000 | \$950,000 | \$350,000 | \$0 | \$700,000 | \$900,000 | \$500,000 | \$850,000 | \$500,000 | \$500,000 |
| | 5 Net Loan Rate | 7.58% | 7.99% | 8.30% | 8.16% | 7.90% | 8.66% | 8.86% | 8.65% | 9.09% | 8.98% | 8.83% |
| | 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 | 109.84% | 110.41% | 110.92% | 110.79% | 111.29% | 112.21% | 113.14% | 113.46% | 115.01% | 115.29% | 116.20% |