

**FLORIDA DEPARTMENT OF EDUCATION  
OFFICE OF STUDENT FINANCIAL ASSISTANCE  
FEDERAL FAMILY EDUCATION LOAN PROGRAM**

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**Loan Originators**

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**JANUARY 1999**

**Information For Borrowers**

For borrowers choosing lenders, the following lists lenders participating in the Federal Family Education Loan Program. Some lenders have policies that limit the minimum or maximum amounts you may borrow. Other lenders may restrict loans to their depositors or to students attending certain schools. For these reasons, you should contact the lender of your choice concerning specific lender policies. If you have previously received a loan, you should, if possible, select the lender that made your previous loan. If you are applying for admission to more than one school and you complete an application for more than one of those schools, you should, if possible, indicate the same lender on each application.

**The time it takes to process a loan varies widely from one lender to another. The lenders listed below participate in a process designed to speed the delivery of loan proceeds.**

**AMS Education Loan Trust - FNB,  
Trustee**  
P.O. Box 9700  
Wilkes-Barre, PA 18773-9700  
(800) 458-2080  
Lender Code #833067  
S, US, P

**American Express Educational  
Assurance Company**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
Lender Code #833289  
S, US, P

**BAC International Credit Corp**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #831804  
S, P

**Bank of America N.T. & S.A.**  
**c/o LSC/TX**  
P.O. Box 12229  
Killeen, TX 76547  
(800) 343-5904  
Lender Code #800720  
S, P, US

**Bank One Education Finance Group**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 288-6150  
Lender Code #805156  
S, P, US

**Bank One Education Finance Group**  
**c/o UNIPAC Service Corporation**  
3015 S. Parker Road, Suite # 400  
Denver, CO 80014  
(303) 696-5129  
Lender Code #819628  
S, US, P

**Nations Bank**  
**c/o Intuition**  
P.O. Box 4559  
Jacksonville, FL 32201  
(800) 228-5931  
Lender Code #831846  
S, P, US, C

**The Chase Manhattan Bank, N.A.**  
**Education Finance Center, Inc.**  
**c/o LSC/ FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #807807  
S, P, US

**Citibank**  
**c/o UNIPAC Service Corporation**  
P.O. Box 2069  
Denver, CO 80102-2069  
(800) 456-4757  
Lender Code #807743  
S, P, US

**College Credit/TIAA**  
**The College Board**  
**c/o LSC/FL**  
P.O. Box 59008  
Panama City, FL 32412-9008  
(800) 828-0290  
Lender Code #830310  
S, P, US

**Crestar Bank**  
**c/o AFSA**  
P.O. Box 025272  
Miami, FL 33102-5272  
(800) 835-1161  
Lender Code #819873  
S, P, US, C

**Edsouth**  
P.O. Box 31549  
Knoxville, TN 37930-1549  
(800) 337-6884  
Lender Code #831453  
S, P, US

**EDUCAID**  
P.O. Box 140039  
Miami, FL 33114-0039  
(800) 347-7667  
Lender Code #830005  
S, P, US

**First Union National Bank**  
**c/o LSC/FL**  
P. O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #802445  
S, P, US

**FELMAC/AELMAC**  
10420 SW 77th Avenue  
Miami, FL 33156  
(888) 740-1074  
Lender Code #831245  
S, US, P, C

**FNB Chicago, as trustee for EFG,LLP**  
**c/o AFSA**  
501 Bleecker Street  
Utica, NY 13501  
(800) 835-4611  
Lender Code #833471  
S, P, US

**FNB Chicago Trustee for BAC**  
**c/o LSC/FL**  
Post Office Box 59011  
Panama City, FL 32412  
(888) 272-5543  
Lender Code #833580  
S, P, US

**Great Western Bank FSB**  
**c/o AFSA**  
P. O. Box 025272  
Miami, FL 33102-5272  
(800) 835-1161  
Lender Code #830485  
S, US, P

**Gulf States Federal Cr Union**  
P.O. Box 945110  
Maitland, FL 32751  
(407) 831-8844  
Lender Code #818176  
S, P  
(For Members Only Please)

**Key Bank USA**  
**c/o UNIPAC Service Corp.**  
3015 S. Parker Rd, Suite 400  
Aurora, CO. 80014  
(303) 696-5285  
Lender Code #813760  
S, US, P

**KeyBank as trustee for**  
**EFS Finance Co.**  
8425 Woodfield Crossing Blvd., Ste. 401  
Indianapolis, IN 46240  
(317) 469-2064  
Lender Code #824573  
S, P, US

**National Education/IDAPP  
c/o Intuition, Inc.**  
P.O. Box 53377  
Jacksonville, FL 32201-3377  
(800) 353-3357  
Lender Code #830628  
S, US, P

**Nellie Mae  
c/o AFSA**  
50 Braintree Hill Park, Suite 300  
Braintree, MA 02184  
(617) 849-1325  
Lender Code #830308  
S, US, P

**Norwest Student Loan Center**  
P.O. Box 5185  
Sioux Falls, SD 57117-5185  
(605) 575-4350  
Lender Code #807176  
S, P, US

**PNC Bank, N.A.  
c/o AFSA**  
2277 E. 220th Street  
Long Beach, CA 90810  
(310) 513-2891  
Lender Code #80992100  
S, P, US

**Peoples First Community Bank  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 872-7834  
Lender Code #833341  
S, US, P

**Pinellas County Teacher  
Credit Union  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #814096  
S

**Regions Bank  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #818455  
S, US

**Regions Bank**  
P.O. Box 2528  
Mobil, AL 36652  
(334) 690-1523  
Lender Code #800097  
S, US, P

**Southern Security Life Insurance  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #827203  
S, US

**SunTrust Bank, Miami, N.A.  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #820564  
S, US, P

**SunTrust Bank, Tallahassee, N.A.  
c/o InTuition, Inc.**  
P.O. Box 53377  
Jacksonville, FL 32201-3377  
(800) 208-9729  
Lender Code #824135  
S, US, P

**Mellon Bank, N.A.  
c/o LSC/FL**  
P.O. Box 9700  
Wilkes Barre, PA 18773  
(717) 821-4562  
Lender Code #809790  
S, US, P

**Tropical Telco Federal  
Credit Union  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #830082  
S, US, P

**UCF Federal Credit Union  
c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412  
(800) 828-0290  
Lender Code #833420  
S, P, US

**U.S. Bank National Association  
c/o Unipac Service Corp.**  
3015 South Parker Road  
Aurora, CO 80014  
(303) 696-3600  
Lender Code #822908  
S, P, US

**Wells Fargo Bank N.A.**  
P.O. Box 9367  
Walnut Creek, CA 94598  
(925) 975-4778  
Lender code #824650  
S, P, US

The following lenders do not participate in this accelerated application process although their practices may result in the delivery of loan proceeds on a schedule comparable to the lenders listed above.

**Eastern Financial Federal  
Credit Union**  
P.O. Box 028532  
Miami, FL 33102  
(305) 882-5090  
Lender Code #815966  
S

**Tyndall Federal Credit Union**  
P.O. Drawer 1760  
Panama City, FL 32402  
(904) 769-9999 ext. 116  
Lender Code #831634  
S

**S** = Lender participates in the FFELP/Federal Subsidized Stafford Loan Program.  
**US** = Lender participates in the FFELP/Federal Unsubsidized Stafford Loan Program.  
**P** = Lender participates in the FFELP/Federal PLUS Loan Program.  
**C** = Lender participates in the FFELP/Federal Consolidated Loan Program.

### Instructions For Using the Common Application Form

- 1. For Federal Stafford Loans:** If you are applying for a Federal Stafford loan using the common application form, which includes a borrower, school, and lender section, enter the name and lender code of the lender you select in Items 7 & 8.
- 2. For Federal PLUS Loans:** If you are applying for a Federal PLUS loan using the common application form, which includes a borrower, school, and lender section, indicate the name and lender code of the lender you select in Items 8 & 9.

### Instructions For Applying For Consolidation Loans

\* Contact your lender or the Office of Student Financial Assistance.

**Office of Student Financial Assistance**  
255 Collins Building  
Tallahassee, FL 32399-0400