

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

Loan Originators

MARCH 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 First
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 a First Union Company
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
50 Braintree Hill Park, Suite 300
Braintree, MA 02185
(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

Union Planter National Bank
c/o Edsouth
123 Center Park Drive
Knoxville, TN 37922
(423) 691-5626
Lender Code #810968
S, US, P

**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
(800) 322-6550
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