

**FLORIDA DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
FEDERAL FAMILY EDUCATION LOAN PROGRAM
Loan Originators
APRIL 2004**

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.

A+ Funds/Medfunds

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #833810
S, P, US

Academic Finance Corporation

U.S. Bank N.A. as Trustee
c/o ACS
501 Bleeker Street
Utica, NY 13501
(800) 835-4611
Lender Code #833864
S, P, US, C

Amerifund

c/o ACS
501 Bleeker Street
Utica, NY 13501-2495
(800) 835-4611
Lender Code #833732
S, P, US, C

AMS Education Loan Trust - FNB, Trustee

c/o Sallie Mae
Exports Finance
P.O. Box 59008
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #833067
S, US, P

AMS-Education Loan Trust/Fleet National

c/o NELNET - Aurora
3015 South Parker Road, Suite 400
Aurora, CO 80014
(888) 972-6311
Lender Code #833079
S, P, US, C

AMS Education/Bank One

c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833471
S, P, US

AmSouth Bank

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #810612
S, US, P

Bank of America

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #806746
S, P, US

Bank of America, N.A.

c/o EdFinancial
P.O. Box 550899
Jacksonville, FL 32255-0899
(888) 352-7378
Lender Code #811735
S, US, P, C

Bank of America

c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32201
(800) 228-5931
Lender Code #831846
S, P, US, C

Bank of Lake Mills

c/o LoanStar Systems
2504 Kent Street
Bryan, TX 77802
(800) 829-4599
Lender Code #823584
S, P, US

Bank One Education Finance Group

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #805156
S, P, US

Bank One Education Finance Group

c/o NELNET - Aurora
3015 South Parker Road, Suite #400
Aurora, CO 80014
(888) 486-4722
Lender Code #819628
S, US, P

Central Texas Student Finance Corp.

c/o NELNET - Aurora
3015 South Parker Road
Aurora, CO 80014
(800) 874-5489
Lender Code #833325
S, U, P, C

Citibank

c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32201
(800) 228-5931
Lender Code #807743
S, P, US

Citibank (NYS) Student Loan Corp

701 East 60th North Street
Sioux Falls, SD 57104
(800) 967-2400
Lender Code #826878
S, P, US, C

Citizens Bank of Rhode Island

c/o Sallie Mae
P.O. Box 59008
Panama City, FL 32412
(888) 272-5543
Lender Code #810240
S, P, US, C

College Loan Corporation

c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833733
S, P, US, C

College Credit/TIAA, The College Board

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9008
(888) 272-5543
Lender Code #830310
S, P, US

College Loans

c/o LoanStar Systems
2504 Kent Street
Bryan, TX 77802
(877) 265-5334 and 877-COLLEGE
Lender Code #833487
S, US, P, C

Collegiate Funding Services

c/o LoanStar Systems
2504 Kent Street
Bryan, TX 77802
Lender Code #834059
(800) 829-4599
S, US, P

Community Educators Credit Union

1030 South U.S. 1
Rockledge, FL 32955
(321) 637-3143
Lender Code #832468
S, P, US, C
(For Members Only Please)

EdAmerica, Inc.

c/o EdFinancial
P.O. Box 550899
Jacksonville, FL 32255-0899
(888) 352-7378
Lender Code #831453
S, P, US, C

Educaid/Wachovia

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

Educaid/Wachovia

c/o Sallie Mae
P. O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #802445
S, P, US

Education Services Foundation

P. O. Drawer 55909
Jackson, MS 39216
(877) 349-4347
Lender Code #833575
S, P, US

Education Solutions

c/o Nelnet/Jacksonville
6420 Southpoint Parkway
Jacksonville, FL 32216
Lender Code #833820
(800) 343-5904
S, US, P

EMT's Corporation

c/o NELNET – Aurora
3015 Parker Road, Suite 400
Aurora, CO 80014
(303) 696-3699
Lender Code #833495
S, P, US, C

Fifth Third Bank

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #803688
S, P, US, C

Fifth Third Bank

c/o EFS
P.O. Box 2307
Indianapolis, IN 46206-2307
(800) 635-1867
Lender Code #803408
S, P, US

Fifth Third Bank/AmeriFund

c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833858
S, P, US, C

1st Student Financial

c/o EFSI
P.O. Box 3058
Mission Viejo, CA 92690-1058
(800) 523-7446
Lender Code # 833946
S, P, US, C

Fleet Bank

c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #831495
S, US, P, C

Fleet Bank

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #805243
S, US, P, C

Fleet Bank

c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32201
(800) 874-5489
Lender Code #805317
S, U, P, C

Guaranty Bank, FSB

c/o Nelnet/Jacksonville
P.O. Box 53377
Jacksonville, FL 32201
(800) 509-8854
Lender Code #827954
S, P, US, C

Gulf States Federal Credit Union

P.O. Box 945110
Maitland, FL 32794
(407) 831-8844
Lender Code #818176
S, P
(For Members Only Please)

HSBC Bank USA

Education Loan Services
P.O. Box 1338
Buffalo, NY 14240
(800) 983-2790
Lender Code #808047
S, P, US

J. P. Morgan Chase Bank

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #803688
S, P, US

Key Bank USA

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(Overnight Mail) 1002 Arthur Drive
Lynn Haven, FL 32444
(888) 272-5543
Lender Code #813760
S, US, P

MELMAC LLC

c/o NELNET - Aurora
3015 Parker Road, Suite 400
Aurora, CO 80014
(303) 696-3699
Lender Code # 831300
S, P, US, C

Montana Higher Education Student Assistance Corp. (MHESAC)

c/o Student Assistance Foundation
P.O. Box 203101
Helena, MT 59620-3101
(800) 852-2761
Lender Code #830344 or 832260
S, U, P, C

National Education/IDAPP

c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32201-3377
(800) 353-3357
Lender Code #830628
S, US, P, C

Nellie Mae

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #829076
S, US, P

NELNET Academic Loan

3015 Parker Road, Suite 400
Aurora, CO 80014
(303) 696-3699
Lender Code #824573
S, P, US, C

NELNET Student Loan Corp II

c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32216
(800) 343-5904
Lender Code #833702
S, P, US, C

NEXTSTUDENT

c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-4611
Lender Code #834051
S, P, US, C

Peoples First Community Bank

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #833341
S, US, P

Pinellas County Teacher Credit Union

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #814096
S, US, P

PNC Bank, N. A.
c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #809921
S, P, US

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

South Trust
c/o EdFinancial
P.O. Box 550899
Jacksonville, FL 32255
Lender Code #800023
(888) 352-7378
S, US, P, C

Southern Security Life Insurance
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #827203
S, US

Southwest Student Services Trust
11140 Southwest 88th Street, Suite 200
Miami, FL 33176
(888) 740-1074
Lender Code 831245
S, US, P, C

Southwest Student Services Trust
c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32224
(800) 343-5904
Lender Code #829077
S, P, US

Stillwater National Bank & Trust
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #809081
S, US, P

Student Assistance Foundation
Loan Origination
P.O. Box 203101
Helena, MT 59620-3101
Lender Code #834064
(800) 233-2914
S, US, P, C

Student Loan Finance Corporation
105 Southwest First Avenue
Aberdeen, SD 57401-4173
(800) 592-1270
Lender Code #833405
S, P, US, C

Student Loan Funding, FBNA Trustee
c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32216
(800) 228-5931
Lender Code #831455
S, US, P, C

Student Loan Xpress, Inc. – MOHELA
c/o MOHELA
14528 South Outer Forty, Suite 300
Chesterfield, MO 63017
(1-866-SLX-pres (759-7587))
Lender Code #833890
S, US, P

Student Loan Xpress, Inc. – Sallie Mae
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #833908
S, US, P

SunTrust
c/o ACS
2277 East 220th Street
Long Beach, CA 90812
(800) 835-1161
Lender Code #819873
S, P, US, C

Surety Loan Funding Corporation
105 Southwest First Avenue
Aberdeen, SD 57401-4173
(800) 592-1270
Lender Code #833548
S, P, US

SunTrust Education Loans
c/o NELNET - Jacksonville
P.O. Box 53377
Jacksonville, FL 32201-3377
(800) 208-9729
Lender Code #824135
S, US, P, C

Tropical Telco Federal
Credit Union
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #830082
S, US, P

Union Planters National Bank
c/o EdFinancial
P.O. Box 559899
Jacksonville, FL 32255-0899
(888) 352-7378
Lender Code #810698
S, US, P

U.S. Bank National Association
c/o NELNET - Aurora
3015 South Parker Road, Suite #400
Aurora, CO 80014
(888) 486-4722
Lender Code #822908
S, P, US

U.S. Bank N.A./Acapita
c/o BHESC - Austin
300 East Highland Mall Boulevard, Suite 100
Austin, TX 78752
(800) 375-9208
Lender Code #833963
S, P, US, C

U.S. Bank NA/US Education Finance
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #833770
S, P, US, C

U.S. Bank NA/Education Investment Company
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(800) 824-7044
Lender Code #833838
S, P, US, C

U.S. Bank NA/Brazos Education Assistance
c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833228
S, P, US, C

U.S. Bank/Trinity
c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833659
S, P, US, C

Wells Fargo Bank Texas/Pecos
c/o AES
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender Code #833666
S, US, P, C

Wells Fargo Bank Texas/Bosque
c/o AES
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender Code #833961
S, P, US, C

Wells Fargo Education Financial Service
301 East 58th Street North
Sioux Falls, SD 57104
(800) 658-3567
Lender Code #807176
S, P, US

Wilmington Trust Company, Trustee
For Sallie Mae Education Trust
c/o Sallie Mae
P. O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #802218
S, P, US

Zions First National Bank
c/o Nelnet/Jacksonville
P.O. Box 53377
Jacksonville, FL 32216
(800) 343-5904
Lender Code #833457
S, P, US, C

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**
3700 Lakeside Drive
Miramar, FL 33027
(954) 704-5003
Lender Code #815966
S

Tyndall Federal Credit Union
P.O. Drawer 1760
Panama City, FL 32402
(850) 747-4127
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 Consolidation Loan Program.

Instructions For Using the Common Application Forms

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

Instructions For Applying For Consolidation Loans

- Contact your lender or the Office of Student Financial Assistance at 1-800-366-3475.

**Florida Department of Education
Office of Student Financial Assistance
1940 North Monroe Street
Suite 70
Tallahassee, FL 32303-4759
(850) 410-6852**