

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

**Loan Originators
April 2008**

Information For Borrowers

This is a list of lenders that participate in the Federal Family Education Loan Program with the Florida Department of Education, Office of Student Financial Assistance (OSFA), that wish to be published in the *Loan Originator*. Please contact the lender of your choice concerning specific lender policies.

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.

**Achieva Credit Union
c/o Sallie Mae**

P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #814096
S, P, US, GP

<https://www.achievacu.com/Loans/loans.asp>

**AMS Education Loan
Trust/Wilmington Trust
c/o Sallie Mae**

220 Lasley Avenue
Wilkes-Barre, PA 18706
(888) 272-5543
Lender Code #833067
S, P, US, GP

<http://www.amsweb.com>

**AMS Education Loan Trust/ Wilmington
Trust**

c/o NELNET - Jacksonville
P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #833079
S, P, US, C, GP
<http://www.amsweb.com>

**AMS Education/Bank One
c/o ACS**

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

<http://www.amsweb.com>

**AMSA Advantage Loan Program
c/o Nelnet – Lincoln**

P.O. Box 82596
Lincoln, NE 68508
(888) 486-4722
Lender Code #833874
S, P, US, C, GP

<http://nelnet.com>

**Ardent Financial, LLC
c/o ACS**

P.O. Box 92251
Los Angeles, CA 90009
(800) 835-4611
Lender Code #834368
S, P, US, GP

<http://www.ardentfinancial.com>

**Bank of America
c/o Sallie Mae**

P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #806746
S, P, US, GP

<http://www.bankofamerica.com/studentbanking>

**Bank of America
c/o ACS**

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

<http://www.bankofamerica.com/studentbanking>

**Bank of America
c/o Sallie Mae**

P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #805243
S, P, US, C, GP

<http://www.bankofamerica.com/studentbanking>

**Bank of America
c/o NELNET - Jacksonville**

P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #805317
S, P, US, C, GP

<http://www.bankofamerica.com/studentbanking>

**Bank of America, N.A.
c/o EdFinancial**

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

<http://www.bankofamerica.com/studentbanking>

**Bank of America
c/o NELNET - Jacksonville**

P.O. Box 82596
Lincoln, NE 68508
(800) 228-5931
Lender Code #831846
S, P, US, C, GP

<http://www.bankofamerica.com/studentbanking>

**Bank of America
Student Lending**

600 Wilshire Blvd., #400
Los Angeles, CA 90017-3212
(800) 344-8382
Lender Code #824421
S, P, US, C, GP

<http://www.bankofamerica.com/studentbanking>

**Bank of Lake Mills
Attn: Student Loan Xpress
c/o Nelnet - Jacksonville**

P.O. Box 82596
Lincoln, NE 68508
(800) 228-5931
Lender Code #823584
S, US

<http://www.bankoflakemills.com>

**Bank of Lake Mills
Attn: Student Loan Xpress
c/o Xpress Loan Servicing**

1500 West 3rd Street, suite 125
Cleveland, OH 44113
Lender Code #834263
(216) 706-7411
S, US

<http://www.bankoflakemills.com>

Bosque HEA
c/o AES
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender Code #833961
S, P, US, C, GP
<http://www.bhesc.org>

Carnegie Student Loans
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #833810
S, P, US, GP
<http://www.carnegiestudentloans.com/index.html>

Chela Education Financing
5416 Baseline Road, Suite 112
Mesa, AZ 85206
(866) 342-4352
Lender Code #820192
S, P, US, C, GP
<http://www.chelastudentloans.org/>

Citibank (NYS) Student Loan Corp
701 East 60th North Street
Sioux Falls, SD 57104
(800) 967-2400
Lender Code #826878
S, P, US, C, GP
<http://www.studentloan.com/>

Citizens Bank N.A.
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #810240
S, P, US, C, GP
<http://www.citizensbank.com/pf/studentloans/default.aspx>

COLLEDGE Loans
c/o NELNET - Jacksonville
P.O. Box 82596
Lincoln, NE 68508
(800) 228-5931 or 877-COLLEDGE
Lender Code #833487
S, P, US, C, GP
<http://www.colledgeloads.com/>

Compass Bank
c/o EdFinancial
120 North Seven Oaks Drive
Knoxville, TN 37922
(800) 337-6884
Lender Code #833443
S, P, US, GP
<http://www.compassweb.com/personal/loans/student/index.html>

Connecticut Student Loan Foundation
c/o Connecticut Loan Servicing
525 Brook Street
Rocky Hill, CT 06067
(800) 237-9721
Lender Code #828614 or 833933
S, P, US, C, GP
<http://www.csfl.com/firstrate.htm>

EdAmerica, Inc.
c/o EdFinancial
P.O. Box 550899
Jacksonville, FL 32255-0899
(888) 352-7378
Lender Code #831453
S, P, US, C, GP
<http://www.edamerica.net>

Education Services Foundation
P. O. Drawer 55909
Jackson, MS 39216
(877) 349-4347
Lender Code #833575
S, P, US, GP
<http://www.esfweb.com/>

Education Solutions
c/o Nelnet/Jacksonville
P.O. Box 82596
Lincoln, NE 68508
Lender Code #833820
(800) 874-3150
S, P, US, GP
<http://www.ed-solutions.net/>

Fifth Third Bank
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #803688
S, P, US, C, GP
<https://www.53.com/>

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, GP
<https://www.53.com/>

First Horizon Bank
c/o Edfinancial
P. O. Box 550899
Jacksonville, FL 32255-0899
(888) 352-7378
Lender Code #810643
S, P, US, GP
<http://www.edfinancial.com/firsthorizon/>

Franklin Bank S.S.B.
c/o AES
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender code #821359 & 834321
S, P, US, GP
<http://FNB-BCS.com>

Goal Financial, LLC
(BNYTC as ELT)
9477 Waples Street, Suite 100
San Diego, CA 92121
(800) 869-1538
Lender Code #834119
S, P, US, GP
<http://www.goalfinancial.net/>

Gulf States Federal Credit Union
P.O. Box 945110
Maitland, FL 32794
(407) 831-8844
Lender Code #818176
S, P, GP (For Members Only Please)
http://www.gulfstatescu.org/ASP/Products/product_6_6.asp

HACU Education Loan Program
c/o Nelnet/Jacksonville
P.O. Box 82596
Lincoln, NE 68508
Lender Code #833501
(800) 874-3150
S, P, US, GP
<http://www.nelnet.net/hacu/>

HSBC Bank USA
Education Loan Services
P.O. Box 1338
Buffalo, NY 14240
(800) 983-2790
Lender Code #808047
S, P, US, GP
<http://www.us.hsbc.com/student>

JPMorgan Chase Bank, N.A.
c/o EdFinancial
P. O. Box 550899
Jacksonville, FL 32255-0899
(800) 487-4404
Lender Code #818590 or 826884
S, P, US, GP
<http://www.chasestudentloans.com/>

JPMorgan Chase Bank, N.A.
c/o NELNET - Aurora
P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #819628
S, P, US, GP
<http://www.chasestudentloans.com/>

JPMorgan Chase Bank, N.A.
c/o Nelnet - Lincoln
P.O. Box 82596
Lincoln, NE 68508
(888) 486-4722
Lender Code #808732
S, P, US, GP
<http://www.chasestudentloans.com/>

JPMorgan Chase Bank, N.A.
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #805156 or 811925
S, P, US, C, GP
<http://www.chasestudentloans.com/>

JPMorgan Chase Bank, N.A.
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #807807
S, P, US, GP
<http://www.chasestudentloans.com/>

Key Bank NA
745 Atlantic Avenue
Boston, MA 02111-2735
(800) 539-5363
Lender Code #813760
S, P, US, GP
www.key.com/educate

MELMAC LLC
c/o NELNET - Aurora
P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code # 831300
S, P, US, C, GP
www.superloan.com

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 S, P, US, C, GP
<http://www.mhesac.org>

Nellie Mae
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #829076
S, P, US, GP
<http://www.nelliemae.org/>

NELNET Academic Loan
P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #824573
S, P, US, C, GP
<http://www.nelnet.net/academicloan>

Pecos Student Finance Corp.
c/o AES
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender Code #833666
S, P, US, C, GP
<http://www.bhesc.org/>

PNC Bank, N. A.
c/o Indiana Secondary Market
111 Monument Circle, Suite 202
Indianapolis, IN 46204
(888) 476-2002
Lender Code #809402
S, P, US, GP
<http://www.pnc.com/webapp/unsec/ProductsAndService.do?siteArea=PN C/Home/Personal/Loans/Education+Loans>

Regions Bank
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #810612
S, P, US, GP
http://studentloans.regions.com/main_student_loans.shtml

Sallie Mae Education Trust
c/o Sallie Mae
P. O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #802218
S, P, US, GP
<http://www.salliemae.com/content/salliemaedtrust/index.html>

Southwest Student Services Trust
c/o NELNET - Jacksonville
P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #829077
S, P, US, GP
<http://www.sssc.com/websit.html>

Stillwater National Bank & Trust
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #809081
S, P, US, GP
<http://www.banksnb.com/personalfinancing/studentloans.asp>

Student Loan Finance Corporation
105 Southwest First Avenue
Aberdeen, SD 57401-4173
(800) 592-1270
Lender Code #833405
S, P, US, C, GP
<https://www.sffc.com/>

Student Loan Funding, FBNA Trustee
c/o Sallie Mae
P.O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #831455
S, P, US, C, GP
<http://www.studentloanfunding.com>

Student Loan Xpress
c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 835-4611
Lender Code #833860
S, P, US, C, GP
<http://www.studentloanxpress.com/>

Student Loan Xpress
c/o NELNET - Jacksonville
P.O. Box 82596
Lincoln, NE 68508
(800) 228-5931
Lender Code #834011
S, P, US, C, GP
<http://www.studentloanxpress.com/>

Student Loan Xpress
c/o MOHELA
14528 South Outer Forty, Suite 300
Chesterfield, MO 63017
(1-866-SLX-pres (759-7587)
Lender Code #833890
S, P, US, GP
<http://www.studentloanxpress.com/>

Student Loan Xpress
c/o Xpress Loan Servicing
1500 West 3rd Street, Suite 125
Cleveland, OH 44113
Lender Code #834160
(216) 706-7411
S, P, US, GP
<http://www.studentloanxpress.com/>

SunTrust
c/o ACS
2277 East 220th Street
Long Beach, CA 90812
(800) 835-1161
Lender Code #819873 or 802560
S, P, US, C, GP
<http://www.suntrustededucation.com/>

SunTrust Education Loans
c/o NELNET - Jacksonville
P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #824135
S, P, US, C, GP
<http://www.suntrustededucation.com/>

Surety Loan Funding Corporation

105 Southwest First Avenue
Aberdeen, SD 57401-4173
(800) 592-1270
Lender Code #833548
S, P, US, GP
<https://www.sifc.com>

Trustmark National Bank**c/o MOHELA**

633 Spirit Drive
Chesterfield, MO 63005
(800) 666-4352
Lender Code #813721
S,P, US, GP
<http://www.trustmark.com/personal/tuloan2.html>

U.S. Bank National Association**c/o NELNET - Aurora**

P.O. Box 82596
Lincoln, NE 68508
(800) 874-3150
Lender Code #822908
S, P, US, GP
http://www.usbank.com/cgi_w/cfm/personal/products_and_services/student_banking/stud_loans_ps.cfm

US Education Finance**c/o AES**

1200 North Seventh Street
Harrisburg, PA 17102
(800) 233-0557
Lender Code #833770
S, P, US, C, GP
<http://www.usefc.com/>

USB ELT Collegiate Funding Services**c/o MOHELA**

633 Spirit Drive
Chesterfield, MO 63005
(800) 666-4352
Lender Code #834091
S, P, US, C
<http://www.cfsloans.com/>

USEFC/Bank of NY ELT**c/o AES**

1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender Code #834278
S, P, US, C, GP
www.usefg.com

Wachovia Education Finance

11000 White Rock Road
Rancho Cordova, CA 95670
(800) 347-7667
Lender Code #830005
S, P, US, GP
http://www.wachovia.com/personal/page/0,,325_496,00.html

Wachovia Education Finance**c/o Sallie Mae**

P. O. Box 147020
Gainesville, FL 32614-7020
(888) 272-5543
Lender Code #802445
S, P, US, GP
http://www.wachovia.com/personal/page/0,,325_496,00.html

Wells Fargo Education Financial Service

301 East 58th Street North
Sioux Falls, SD 57104
(800) 658-3567
Lender Code #807176
S, P, US, GP
<https://www.wellsfargo.com/student/>

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, US, P, GP

<http://www.effcu.org/loansandcreditcards/loansstudent.asp>

Tyndall Federal Credit Union

P.O. Drawer 1760
Panama City, FL 32402
(850) 747-4127
Lender Code #831634

S

<http://www.tyndallfcu.org/>

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.

GP – Lender participates in the FFELP/Federal Grad Loan for Graduate Students

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**