

**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 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-1161  
Lender Code #833471  
S, P, US, GP

<http://www.amsweb.com>

**Health Education Solutions (HES)  
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 220<sup>th</sup> 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>

**Bosque HEA  
c/o AES**

1200 North 7<sup>th</sup> 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 60<sup>th</sup> 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.csif.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 220<sup>th</sup> 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 7<sup>th</sup> Avenue  
Harrisburg, PA 17102  
(800) 233-0557  
Lender code #821359 & 834321  
S, P, US, GP  
<http://FNB-BCS.com>

**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](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](http://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](http://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 7<sup>th</sup> 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](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/salliemaeedtrust/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.sifc.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>

**SunTrust**

**c/o ACS**  
2277 East 220<sup>th</sup> 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.sffc.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/studentloan2.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/cj/w/cfm/personal/products\\_and\\_services/student\\_banking/student\\_loans\\_ps.cfm](http://www.usbank.com/cj/w/cfm/personal/products_and_services/student_banking/student_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 7<sup>th</sup> Avenue  
Harrisburg, PA 17102  
(800) 233-0557  
Lender Code #834278  
S, P, US, C, GP  
[www.usefg.com](http://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](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](http://www.wachovia.com/personal/page/0,,325_496.00.html)

**Wells Fargo Education Financial Service**

301 East 58<sup>th</sup> 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