

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

**Loan Originators
December 2008/January 2009**

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.

**AMS Education Loan
Trust/Wilmington Trust
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(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>

**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 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>

**Carnegie Student Loans
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #833810
S, P, US, GP
<http://www.carnegiestudentloans.com/index.html>

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

**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.colledgeloans.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>

**Compass Bank
c/o Nelnet**
6420 South Point Parkway
Jacksonville, FL 32216
(866) 463-5638
Lender Code #828078
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 9425
Wilkes-Barre, PA 18773-9425
(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/>

**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>

**Hispanic 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/>

**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>

**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 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #805156 or 811925
S, P, US, GP
<http://www.chasestudentloans.com/>

**JPMorgan Chase Bank, N.A.
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(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

M&I Bank
500 Third Street
Wausau, WI 54403
(800) 236-4440
Lender Code #811949
S, P, US, GP
Student_loans@micorp.com

**National City Bank
c/o SLMA**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #802828
S, P, US, GP
nationalcity.com

**National City Bank
c/o SLMA**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #803478
S, P, US, GP
nationalcity.com

National Education
405 Silverside Road, Suite 200
Wilmington, DE 19809
(800) 353-3357
Lender Code #834378
S, P, US, GP
<http://www.nationaleducation.com>

**Nellie Mae
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #829076
S, P, US, GP
<http://www.nelliemae.org/>

**Nelnet College Loan
Zions FNB ELT
c/o Nelnet**
6430 Southpoint Parkway
Jacksonville, FL 32216
(800) 375-7012
Lender Code #829489
S, P, US, C, GP

**PNC Bank, N. A.
c/o ACS**
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #809402
S, P, US, GP
[http://www.pnc.com/webapp/unsec/P
roductsAndService.do?siteArea=PN
C/Home/Personal/Loans/Education+
Loans](http://www.pnc.com/webapp/unsec/P
roductsAndService.do?siteArea=PN
C/Home/Personal/Loans/Education+
Loans)

**Regions Bank
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #810612
S, P, US, GP
[http://studentloans.regions.com/mai
n_student_loans.shtml](http://studentloans.regions.com/mai
n_student_loans.shtml)

**Sallie Mae Education Trust
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #802218
S, P, US, GP
[http://www.salliemae.com/content/sa
lliemaeedtrust/index.html](http://www.salliemae.com/content/sa
lliemaeedtrust/index.html)

**South Florida Educational Federal
Credit Union
c/o AES**
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 328-3233
Lender Code #834358
S, P, US, GP (Members Only Please)
[https://www.sfefcu.org/loans/student
loans.html](https://www.sfefcu.org/loans/student
loans.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>

**Southwest Student Services Trust
c/o Sallie Mae**
P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #830630
S, P, U, GP, C
<http://www.sssc.com/websit/.html>

Stillwater National Bank & Trust

c/o Sallie Mae

P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #809081
S, P, US, GP

<http://www.banksnb.com/personal/fianancing/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.safc.com/>

Student Loan Funding, FBNA

Trustee

c/o Sallie Mae

P.O. Box 9425
Wilkes-Barre, PA 18773-9425
(888) 272-5543
Lender Code #831455
S, P, US, C, GP

<http://www.studentloanfunding.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.safc.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/cgi_w/cfm/personal/products_and_services/student_banking/stud_loans_ps.cfm

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 9425
Wilkes-Barre, PA 18773-9425
(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/>

Any lender listed below does 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.

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