

**FLORIDA DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
FEDERAL FAMILY EDUCATION LOAN PROGRAM
Loan Originators
FEBRUARY 2003**

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.

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| 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. |
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A+ Funds/Medfunds

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

College Loan Corporation

c/o ACS
2277 East 220th Street
Long Beach, CA 90810
(800) 259-6182
Lender Code #833733
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

Bank of America, N.A.

c/o EdAmerica
123 Center Park Drive
Knoxville, TN 37922
(800) 337-6884
Lender Code #811735
S, US, P, 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

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, US, P, C

Bank of America

c/o NELNET - Jacksonville
P.O. Box 4559
Jacksonville, FL 32201
(800) 228-5931
Lender Code #831846
S, P, US, C

College Loans

P.O. Box CO
College Station, TX 77841
(877) 265-5334
Lender Code #833487
S, U, P, 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

J.P Morgan Chase Bank

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #807807
S, P, US

Community Educators Credit Union

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

AmSouth Bank

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

Citibank (NYS) Student Loan Corp

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

edSouth

P.O. Box 31549
Knoxville, TN 37930-1549
(800) 337-6884
Lender Code #831453
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

Citibank

c/o NELNET - Jacksonville
P.O. Box 53318
Jacksonville, FL 32201
(800) 228-5931
Lender Code #807743
S, P, US

Educaid/Wachovia

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

Bank One Education Finance Group

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

Citizens Bank of Rhode Island

c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412
(888) 272-5543
Lender Code #810240
S, P, US, C

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

EFS' Finance Company through Zions First National Bank

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

EMT's Corporation through Zions First National Bank

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

FELMAC/AELMAC

10420 SW 77th Avenue
Miami, FL 33156
(800) 367-2369
Lender Code #831245
S, US, P, C

FELMAC/AELMAC

c/o NELNET - Jacksonville
6420 Southpoint Parkway
Jacksonville, FL 32224
(800) 343-5904
Lender Code #829077
S, P, US

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

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

Fleet Bank

c/o ACS
2277 E. 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

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

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 through Zions First National Bank

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

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 E. 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

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

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 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
6240 Southpoint Highway
Jacksonville, FL 32216
(800) 228-5931
Lender Code #831455
S, US, P, C

Student Loan Xpress, Inc. – MOHELA

c/o MOHELA
14528 S. 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 E. 220th Street
Long Beach, CA 90810
(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

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

US 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

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

US 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

US Bank/Trinity

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

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

Wells Fargo Education Financial Service

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

Union Planters National Bank

c/o edAmerica
 123 Center Park Drive
 Knoxville, TN 37922
 (865) 218-1028
 Lender Code #810698
 S, US, P

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

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 Consolidated 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