

**FLORIDA DEPARTMENT OF EDUCATION  
OFFICE OF STUDENT FINANCIAL ASSISTANCE  
FEDERAL FAMILY EDUCATION LOAN PROGRAM  
Loan Originators  
January 2005**

**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.**

**1<sup>st</sup> Student Financial  
c/o AES**  
P.O. Box 8176  
Harrisburg, PA 17105-9985  
(800) 233-0557  
Lender Code # 833946  
S, P, US, C

**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

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

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

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

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

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

**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 One Education Finance Corp.  
c/o Sallie Mae**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(888) 272-5543  
Lender Code #805156 or 811925  
S, P, US, C

**Acapita Education Finance Corp.  
c/o BHESC - Austin**  
300 East Highland Mall Boulevard, Suite 100  
Austin, TX 78752  
(800) 375-9208  
Lender Code #833963  
S, P, US, C

**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

**Bank One Education Finance Corp.  
c/o NELNET - Aurora**  
3015 South Parker Road, Suite 400  
Aurora, CO 80014  
(800) 874-3150  
Lender Code #819628  
S, P, US

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

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

**Bank One Education Finance Group  
c/o EdFinancial**  
P.O. Box 550899  
Jacksonville, FL 32255-0899  
(800) 487-4404  
Lender Code #818590 or 826884  
S, P, US

**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

**Bank of America  
c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32201  
(800) 874-3150  
Lender Code #805317  
S, P, US, C

**Bank One Education Finance Group  
c/o Nelnet - Lincoln**  
121 South 13<sup>th</sup> Street, Suite 201  
Lincoln, NE 68508  
(888) 486-4722  
Lender Code #808732  
S, P, US

**AMS Education Loan Trust/ Wilmington Trust  
c/o Sallie Mae**  
220 Lasley Avenue  
Wilkes-Barre, PA 18706  
(888) 272-5543  
Lender Code #833079  
S, P, US, C

**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

**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

**Brazos Education Assistance**  
**c/o ACS**  
2277 East 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-1161  
Lender Code #833228  
S, P, US, C

**Central Texas Student Finance Corp.**  
**c/o NELNET - Aurora**  
3015 South Parker Road  
Aurora, CO 80014  
(800) 874-3150  
Lender Code #833325  
S, P, US, C

**Citibank**  
**c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32201  
(800) 874-3150  
Lender Code #807743  
S, P, US

**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

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

**College Loan Corporation**  
**c/o ACS**  
2277 East 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-1161  
Lender Code 833733  
S, P, US, C

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

**Collegiate Funding Services**  
**c/o LoanStar Systems**  
2504 Kent Street  
Bryan, TX 77802  
(800) 829-4599  
Lender Code #832059  
S, P, US

**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

**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

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

**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) 874-3150  
S, P, US

**EMT's Corporation**  
**c/o NELNET – Aurora**  
3015 Parker Road, Suite 400  
Aurora, CO 80014  
(800) 874-3150  
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 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-1161  
Lender Code #833858  
S, P, US, C

**Global Education Finance Corp.**  
**c/o Sallie Mae**  
P.O. Box 59012  
Panama City, FL 32412-9008  
(888) 272-5543  
Lender Code #834142  
S, P, US

**Guaranty Bank, FSB**  
**c/o Nelnet/Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32201  
(800) 874-3150  
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 #807807  
S, P, US

**Key Bank NA**  
**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, P, US

**MELMAC LLC**  
**c/o NELNET - Aurora**  
3015 Parker Road, Suite 400  
Aurora, CO 80014  
(800) 874-3150  
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, P, US, C

**National Education/IDAPP**  
**c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32201-3377  
(800) 874-3150  
Lender Code #830628  
S, P, US, C

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

**NELNET Academic Loan**  
3015 Parker Road, Suite 400  
Aurora, CO 80014  
(800) 874-3150  
Lender Code #824573  
S, P, US, C

**NELNET Student Loan Corp II**  
**c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32216  
(800) 874-3150  
Lender Code #833702  
S, P, US, C

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

**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

**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, P, US

**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

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

**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

**South Trust**  
**c/o EdFinancial**  
P.O. Box 550899  
Jacksonville, FL 32255  
Lender Code #800023  
(888) 352-7378  
S, P, US, 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 88<sup>th</sup> Street, Suite 200  
Miami, FL 33176  
(888) 740-1074  
Lender Code 831245  
S, P, US, C

**Southwest Student Services Trust**  
**c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32224  
(800) 874-3150  
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, P, US

**Student Assistance Foundation**  
Loan Origination  
P.O. Box 203101  
Helena, MT 59620-3101  
Lender Code #834064  
(800) 233-2914  
S, P, US, 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) 874-3150  
Lender Code #831455  
S, P, US, 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, P, US

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

**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

**SunTrust Education Loans**  
**c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32201-3377  
(800) 874-3150  
Lender Code #824135  
S, P, US, C

**Surety Loan Funding Corporation**  
105 Southwest First Avenue  
Aberdeen, SD 57401-4173  
(888) 592-1270  
Lender Code #833548  
S, P, US

**Trinity HEA**  
**c/o ACS**  
2277 East 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-1161  
Lender Code #833659  
S, P, US, C

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

**U.S. Bank National Association**  
**c/o NELNET - Aurora**  
3015 South Parker Road, Suite #400  
Aurora, CO 80014  
(800) 874-3150  
Lender Code #822908  
S, P, US

**US Education Finance**  
**c/o AES**  
1200 North Seventh Street  
Harrisburg, PA 17102  
(800) 233-0557  
Lender Code #833770  
S, P, US, C

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

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

**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

**USB ELT Collegiate Funding Services**  
**c/o MOHELA**  
633 Spirit Drive  
Chesterfield, MO 63005  
(800) 666-4352  
Lender Code #834091  
S, P, US, C

**Zions First National Bank**  
**c/o Nelnet/Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32216  
(800) 874-3150  
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**