

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

**Loan Originators  
January 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.

**Academic Finance Corporation  
U.S. Bank N.A. as Trustee  
c/o ACS**

P. O. Box 92251  
Los Angeles, CA 90009  
(800) 835-4611  
Lender Code #833864  
S, P, US, C, GP  
<http://www.afclending.com>

**Academic Financial Services  
c/o ACS**

2277 East 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-1161  
Lender Code #834179  
S, P, US, C, GP  
<http://www.afsedu.com>

**Acapita Education Finance  
Corporation  
U.S. Bank N.A. as Trustee  
c/o ACS**

P.O. Box 92251  
Los Angeles, CA 90009  
(800) 835-4611  
Lender Code #833963  
S, P, US, C, GP  
<http://www.acapita.org>

**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  
<http://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 53377  
Jacksonville, FL 32201  
(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>

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

121 South 13<sup>th</sup> Street, Suite 201  
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 53377  
Jacksonville, FL 32201  
(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 53377  
Jacksonville, FL 32201  
(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 53377  
Jacksonville, FL 32201  
(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 3<sup>rd</sup> 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 7<sup>th</sup> Avenue  
Harrisburg, PA 17102  
(800) 233-0557  
Lender Code #833961  
S, P, US, C, GP  
<http://www.bhesc.org>

**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, 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>

**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, GP  
<https://www.collegeloan.com/refinance/welcome.aspx>

**ColIEDGE Loans  
c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32201  
(800) 228-5931 or 877-COLLEDGE  
Lender Code #833487  
S, P, US, C, GP  
<http://www.colledgeloads.com/>

**Collegiate Solutions**  
4343 North Scottsdale Road, Suite 370  
Scottsdale, AZ 85251  
(866) 44-LOAN-4  
Lender Code #834240  
S, P, US, C, GP  
<http://www.collegiatesolutions.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>

**EdInvest Company  
c/o Sallie Mae**  
P.O. Box 147020  
Gainesville, FL 32614-7020  
(800) 824-7044  
Lender Code #833838  
S, P, US, C, GP  
<http://www.ed-invest.com/>

**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**  
6420 Southpoint Parkway  
Jacksonville, FL 32216  
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>

**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](http://www.gulfstatescu.org/ASP/Products/product_6_6.asp)

**HACU Education Loan Program  
c/o Nelnet/Jacksonville**  
6420 Southpoint Parkway  
Jacksonville, FL 32216  
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**  
3015 South Parker Road, Suite 400  
Aurora, CO 80014  
(800) 874-3150  
Lender Code #819628  
S, P, US, GP  
<http://www.chasestudentloans.com/>

**JPMorgan Chase Bank, N.A.  
c/o Nelnet - Lincoln**  
121 S. 13<sup>th</sup> Street, Suite 201  
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  
c/o Sallie Mae**  
P.O. Box 147020  
Gainesville, FL 32614-7020  
(Overnight Mail) 1002 Arthur Drive  
Lynn Haven, FL 32444  
(888) 272-5543  
Lender Code #813760  
S, P, US, GP  
<https://www.key.com/html/H-1.3.html>

**MELMAC LLC  
c/o NELNET - Aurora**  
3015 Parker Road, Suite 400  
Aurora, CO 80014  
(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 or 832260  
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**  
3015 Parker Road, Suite 400  
Aurora, CO 80014  
(800) 874-3150  
Lender Code #824573  
S, P, US, C, GP  
<http://www.nelnet.net/academicloan>

**NEXTSTUDENT  
Attn: Loan Processing**  
19601 North Black Canyon Highway  
Phoenix, AZ 85027  
(800) 658-6801  
Lender Code #834051  
S, P, US, C, GP  
<http://www.nextstudent.com/>

**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=/PNC/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/salliemaedtrust/index.html>

**Security National Life Insurance  
c/o Sallie Mae**  
P.O. Box 147020  
Gainesville, FL 32614-7020  
(888) 272-5543  
Lender Code #827203  
S, US, P, GP  
<http://www.snhighered.com>

**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, GP  
<http://www.sssc.com/websit/.html>

**Southwest Student Services Trust**  
**c/o NELNET - Jacksonville**  
P.O. Box 53377  
Jacksonville, FL 32224  
(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/personal/fiancing/studentloans.asp>

**Student Assistance Foundation**  
Loan Origination Department  
P.O. Box 5720  
Helena, MT 59604-5720  
Lender Code #834064  
(800) 852-5720  
S, P, US, C, GP  
<http://www.safmt.org/SAFHOME/>

**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 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 220<sup>th</sup> 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 53377  
Jacksonville, FL 32201  
(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 Sallie Mae**  
P.O. Box 147020  
Gainesville, FL 32614-7020  
(888) 272-5543  
Lender Code #833908  
S, P, US, GP  
<http://www.studentloanxpress.com/>

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

**StudentLoans.com**  
**c/o ACS**  
2277 East 220<sup>th</sup> Street  
Long Beach, CA 90812  
(800) 835-1161  
Lender Code #833962  
S, P, US, C, GP  
<http://studentloans.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 53377  
Jacksonville, FL 32201-3377  
(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>

**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, GP  
<http://bhesc.org/>

**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**  
3015 South Parker Road, Suite #400  
Aurora, CO 80014  
(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.usefc.com](http://www.usefc.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**