

**FLORIDA DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
FEDERAL FAMILY EDUCATION LOAN PROGRAM
Loan Originators
November 2004**

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.

**1st Student Financial
c/o AES**
P.O. Box 8177
Harrisburg, PA 17105-9985
(800) 692-7392
Lender Code # 833946
S, P, US, 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

**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 220th 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

**Bosque HEA
c/o AES**
1200 North 7th Avenue
Harrisburg, PA 17102
(800) 233-0557
Lender Code #833961
S, P, US, C

**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

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

**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

**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 60th 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 32512-9008
Lender Code #830310
(888) 272-5543
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 #832468
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

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

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

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 220th 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)

HACU Educational Loan Program
c/o NELNET
121 South 13th Street, Suite 200
Lincoln, NE 68508
(888) 486-4722
Lender Code #833501
S, P, US

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 220th Street
Long Beach, CA 90810
(800) 835-4611
Lender Code #834051
S, P, US, C

Pecos Student Finance Corp.
c/o AES
1200 North 7th 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
Indianapolis, IN 46204
(888) 476-9008
Lender Code #809921
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 88th 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 220th Street
Long Beach, CA 90812
(800) 835-1161
Lender Code #819873
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
(800) 592-1270
Lender Code #833548
S, P, US

Trinity HEA
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, P, US

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 Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(888) 272-5543
Lender Code #833770
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

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**