



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

Loan Originators  
NOVEMBER 1999

**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.

**AMS Education Loan Trust - FNB, Trustee**  
P.O. Box 9700  
Wilkes-Barre, PA 18773-9700  
(800) 458-2080  
Lender Code #833067  
S, US, P

**American Express Educational Assurance Company**  
c/o LSC/FL  
P.O. Box 59012  
Panama City, FL 32412-9012  
Lender Code #833289  
S, US, P

**Arizona Educational Loan Marketing Corp.**  
C/o Intuition, Inc  
6420 Southpoint Parkway  
Jacksonville, FL 32224  
(800) 343-5904  
Lender Code #830529  
S, P, US

**Bank of America**  
c/o LSC/TX  
P.O. Box 12229  
Killeen, TX 76547  
(800) 343-5904  
Lender Code #800720  
S, P, US

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

**Bank One Education Finance Group**  
c/o LSC/FL  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 288-6150  
Lender Code #805156  
S, P, US

**Bank One Education Finance Group**  
c/o UNIPAC Service Corporation  
3015 S. Parker Road, Suite # 400  
Denver, CO 80014  
(303) 696-5129  
Lender Code #819628  
S, US, P

**The Chase Manhattan Bank, N.A.**  
c/o LSC/ FL  
P.O. Box 59012  
Panama City, FL 32412-9012  
(888) 272-5543  
Lender Code #807807  
S, P, US

**Citibank**  
c/o UNIPAC Service Corporation  
P.O. Box 2069  
Denver, CO 80201-2069  
(800) 456-4757  
Lender Code #807743  
S, P, US

**College Credit/TIAA, The College Board**  
c/o LSC/FL  
P.O. Box 59008  
Panama City, FL 32412-9008  
(888) 272-5543  
Lender Code #830310  
S, P, US

**Crestar Bank**  
C/o AFSA  
P.O. Box 025272  
Miami, FL 33102-5272  
(800) 835-1161  
Lender Code #819873  
S, P, US, C

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

**Educaid a First Union Company**  
P.O. Box 140039  
Miami, FL 33114-0039  
(800) 347-7667  
Lender Code #830005  
S, P, US

**EFS' Eligible Lender Trust**  
8425 Woodfield Crossing Blvd., Ste. 401  
Indianapolis, IN 46240  
(317) 469-2064  
Lender Code #824573  
S, P, US

**Educaid, A First Union Company**  
Loan Origination  
P. O. Box 12229  
Killeen, TX 76547  
(888) 272-5543  
Lender Code #802445  
S, P, US

**FELMAC/AELMAC**  
10420 SW 77th Avenue  
Miami, FL 33156  
(888) 740-1074  
Lender Code #831245  
S, US, P, C

**FNB Chicago Educational Finance Group**  
c/o AFSA  
2277 East 220<sup>th</sup> Street  
Long Beach, CA 90810  
(800) 835-4611  
Lender Code #833471  
S, P, US

**FNB Chicago Trustee for BAC**  
c/o Intuition  
Post Office Box 4559  
Jacksonville, FL 32201  
(904) 281-7340  
Lender Code #233580  
S, P, US

**Great Western Bank FSB**  
c/o AFSA  
P. O. Box 025272  
Miami, FL 33102-5272  
(800) 835-1161  
Lender Code #830485  
S, US, P

**Gulf States Federal Cr Union**  
P.O. Box 945110  
Maitland, FL 32751  
(407) 831-8844  
Lender Code #818176  
S, P  
(For Members Only Please)

**Key Bank USA**  
c/o LSC/FL  
Post Office 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

**Mellon Bank, N.A.**  
**c/o LSC/FL**  
P.O. Box 9700  
Wilkes Barre, PA 18773  
(888) 272-5543  
Lender Code #809790  
S, US, P

**National Education/IDAPP**  
**c/o Intuition, Inc.**  
P.O. Box 53377  
Jacksonville, FL 32201-3377  
(800) 353-3357  
Lender Code #830628  
S, US, P

**Nellie Mae, FNBC as Trustee**  
50 Braintree Hill Park, Suite 300  
Braintree, MA 02185  
(617) 849-1325 (800) 635-4611  
Lender Code #830308  
S, US, P

**PNC Bank, N. A.**  
**c/o AFSA**  
2277 E. 220th Street  
Long Beach, CA 90810  
(800) 835-4611  
Lender Code #80992100  
S, P, US

**Peoples First Community Bank**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 872-7834  
Lender Code #833341  
S, US, P

**Pinellas County Teacher**  
**Credit Union**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #814096

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

**Regions Bank**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #818455  
S, US

**Stillwater National Bank & Trust**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #80908100  
S, US, P

**Southern Security Life Insurance**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #827203  
S, US

**Student Loan Funding, FBNA Trustee**  
**C/o Intuition, Inc.**  
6420 Southpoint Pkwy.  
Jacksonville, FL 32216  
(800) 228-5931  
Lender Code #83145500  
S, US, P, C

**SunTrust Bank, Tallahassee, N.A.**  
**c/o InTuition, Inc.**  
P.O. Box 53377  
Jacksonville, FL 32201-3377  
(800) 208-9729  
Lender Code #824135  
S, US, P

**Tropical Telco Federal**  
**Credit Union**  
**c/o LSC/FL**  
P.O. Box 59011  
Panama City, FL 32412-9012  
(800) 828-0290  
Lender Code #830082  
S, US, P

**UCF Federal Credit Union**  
**c/o LSC/FL**  
P.O. Box 59012  
Panama City, FL 32412  
(800) 828-0290  
Lender Code #833420  
S, P, US

**Union Planters National Bank**  
**c/o Edsouth**  
123 Center Park Drive  
Knoxville, TN 37922  
(423) 691-5626  
Lender Code #810968  
S, US, P

**U.S. Bank National Association**  
**c/o Unipac Service Corp.**  
3015 South Parker Road  
Aurora, CO 80014  
(303) 696-3600  
Lender Code #822908  
S, P, US

**Wells Fargo Education Financial Service**  
P.O. Box 5185  
Sioux Falls, SD 57117-5185  
(800) 658-3567  
Lender Code #807176  
S, P, US

**Wells Fargo Education Financial Service**  
P.O. Box 9367  
Walnut Creek, CA 94598  
(800) 322-6550  
Lender Code #824650  
S, P, US

**Willimington Trust Company, Trustee**  
**For Sallie Mae Education Trust**  
**c/o Sallie Mae Servicing Corporation**  
P. O. Box 12229  
Killeen, TX 76543  
(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**  
P.O. Box 028532  
Miami, FL 33102  
(305) 882-5090  
Lender Code #815966  
S

**Tyndall Federal Credit Union**  
P.O. Drawer 1760  
Panama City, FL 32402  
(904) 769-9999 ext. 116  
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 Form**

- 1. For Federal Stafford Loans:** If you are applying for a Federal Stafford loan using the common application form, which includes a borrower, school, and lender section, enter the name and lender code of the lender you select in Items 7 & 8.
- 2. For Federal PLUS Loans:** If you are applying for a Federal PLUS loan using the common application form, which includes a borrower, school, and lender section, indicate the name and lender code of the lender you select in Items 8 & 9.

**Instructions For Applying For Consolidation Loans**

Contact your lender or the Office of

**Office of Student Financial Assistance**

Student Financial Assistance.

255 Collins Building  
Tallahassee, FL 32399-0400  
Phone - (850) 487-0444