

**FLORIDA DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
FEDERAL FAMILY EDUCATION LOAN PROGRAM
Loan Originators
SEPTMEBER 2001**

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
c/o Sallie Mae**
Exportss Finance
P.O. Box 59008
Panama City, FL 32412-9012
(800) 288-6150
Lender Code #833067
S, US, P

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

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

**AMS-Education Loan Trust/Fleet National
c/o AFSA**
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833079
S, US, P, C

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

**Educaid, A First Union Company
c/o Sallie Mae**
P. O. Box 12229
Killeen, TX 76547
(888) 272-5543
Lender Code #802445
S, P, US

**American Express Educational Assurance
Company
c/o Sallie Mae**
P.O. Box 59012
Panama City, FL 32412-9012
(800) 835-1161
Lender Code #833289
S, US, P

Citibank (NYS) Student Loan Corp
701 East 6th North Street
Sioux Falls, SD 57117
(800) 967-2400
Lender Code #826878
S, P, US, C

**AMS Education/Bank One
c/o AFSA**
2277 East 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #833471
S, P, US

**AmSouth Bank
c/o Sallie Mae**
P.O. Box 59012
Panama City, FL 32412
(800) 288-6150
Lender Code #810612
S, US, P

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

EFS' Eligible Lender Trust
8425 Woodfield Crossing Blvd., Suite #401
Indianapolis, IN 46240
(800) 635-1867
Lender Code #824573
S, P, US, C

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

**College Loan Corporation
c/o UNIPAC**
3015 South Parker Road, Suite 400
Aurora, CO 80014
(888) 972-6311
Lender Code #833733
S, P, US, C

EMT's Eligible Lender Trust
8425 Woodfield Crossing, Blvd, Suite 401
Indianapolis, IN 46240
(800) 635-1867
Lender Code #833495
S, P, US, C

**Bank One Education Finance Group
c/o UNIPAC**
3015 S. Parker Road, Suite #400
Aurora, CO 80014
(888) 486-4722
Lender Code #819628
S, US, P

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

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

**Bank of America
c/o Sallie Mae**
P.O. Box 12229
Killeen, TX 76547
(800) 343-5904
Lender Code #806746
S, P, US

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

**FELMAC/AELMAC
c/o InTuition**
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 46206-23
(800) 635-1867
Lender Code #803408
S, P, US

Fleet Bank
c/o AFSA
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
(800) 288-6150
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)

Key Bank USA
c/o Sallie Mae
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 Sallie Mae
EXPORTSS Finance
P.O. Box 59012
Panama City, FL 32412-9012
(800) 872-7834
Lender Code #809790
S, US, P

National Education/IDAPP
c/o InTuition
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
(800) 288-6150
Lender Code #829076
S, US, P

PNC Bank, N. A.
c/o AFSA
2277 E. 220th Street
Long Beach, CA 90810
(800) 835-1161
Lender Code #809921
S, P, US

Peoples First Community Bank
c/o Sallie Mae
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 Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(800) 828-0290
Lender Code #814096
S, US, P

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

Stillwater National Bank & Trust
c/o Sallie Mae
P.O. Box 59012
Panama City, FL 32412-9012
(800) 828-0290
Lender Code #809081
S, US, P

Southern Security Life Insurance
c/o Sallie Mae
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
6420 Southpoint Pkwy.
Jacksonville, FL 32216
(800) 228-5931
Lender Code #831455
S, US, P, C

SunTrust
c/o AFSA
2277 E. 220th Street
Long Beach, CA 90812
(800) 835-1161
Lender Code #819873
S, P, US, C

SunTrust Education Loans
c/o InTuition
P.O. Box 53377
Jacksonville, FL 32201-3377
(800) 208-9729
Lender Code #824135
S, US, P, C

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

Union Planters National Bank
c/o edAmerica
123 Center Park Drive
Knoxville, TN 37922
(423) 691-5626
Lender Code #810698
S, US, P

U.S. Bank National Association
c/o UNIPAC
3015 South Parker Road, Suite #400
Aurora, CO 80014
(888) 486-4722
Lender Code #822908
S, P, US

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

Willimington Trust Company, Trustee
For Sallie Mae Education Trust
c/o Sallie Mae
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
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