

Auburn University Stafford Loan Lenders

Lender Name, Address, & Phone Number	Lender Code	Servicer	Are Loans Sold?	Interest Rate Discounts*		Rebate*
				Electronic Payments	During Repayment	
BancorpSouth P.O. Box 1850 Auburn, AL 36831-1850 (866) 819-4225	806627	BancorpSouth	Yes, to MOHELA	2% interest rate reduction	Interest rate reduction begins at repayment	No
Citibank P.O. Box 4872 Frankfort, KY 40604-4872 (800) 564-6068	826878	Citibank	No	¼ percentage point	2% after 48 consecutive on-time payments. Interest rate cap of 8% vs. standard 8.25%	Automatic 1% principal reduction at repayment. ¼% interest rate reduction at repayment.
Regions Bank P.O. Box 2528 Mobile, AL 36652-9912 (800) 422-7404	800097	Regions Bank	No	¼ percentage point	1% after 24 and an additional 1% after 48 consecutive on-time payments	No
AmSouth Bank P.O. Box 4883 Frankfort, KY 40604-4883 (800) 564-6068	800305	SallieMae Servicing	Yes, to Sallie Mae	No	No	3.3% rebate or credit after 33 consecutive on-time payments and an automated loan account
National Education/IDAPP P.O. Box 4858 Frankfort, KY 40604-4858 (800) 564-6068	830628	Nelnet Loan Services	No	¼ percentage point	1% after 24 and 2% after 48 consecutive on-time payments	No
SouthTrust Bank P.O. Box 32588 Knoxville, TN 37930-2588 (877) 294-9244	800023	edfinancial Services	Yes, to edsouth (serviced by edfinancial)	¼ percentage point	2% after 48 consecutive on-time payments	No
Compass Bank P.O. Box 4940 Bryan, TX 77805 (800) 829-4599	828078	LoanStar Systems Inc.	Yes, to LoanStar Funding Group	¼ percentage point	Earn free payment certificates after 36 on-time payments	No
Chase P.O. Box 4885 Frankfort, KY 40604-4885 (800) 564-6068	831269	SallieMae Servicing	Yes, to Sallie Mae	No	No	3.3% rebate or credit after 33 consecutive on-time payments and an automated loan account
edamerica P.O. Box 4270 Frankfort, KY 40604-4270 (800) 564-6068	831453	edfinancial Services	Yes	No	No	4% after 33 on-time payments using auto-debit. Up-front fee reduction of 1%.
Sallie Mae/Wilmington Trust P.O. Box 4882 Frankfort, KY 40604-4882 (800) 564-6068	802218	SallieMae Servicing	Yes, to Sallie Mae	No	No	3.3% rebate or credit after 33 consecutive on-time payments.
PNC P.O. Box 4170 Frankfort, KY 40604-4170 (800) 564-6068	809921	PHEAA	Yes, but servicing stays with PHEAA	¼ percentage point	2% after 48 consecutive on-time payments	No
Bank One P.O. Box 4886 Frankfort, KY 40604-4886 (800) 564-6068	805156	SallieMae Servicing	Yes, to Sallie Mae	No	No	3.3% rebate or credit after 33 consecutive on-time payments and an automated loan account
College Loan Corporation P.O. Box 4871 Frankfort, KY 40604-4871 (800) 564-6068	833733	ACS	No	¼ percentage point interest rate reduction for ACH automatic payments	No	7% cash back or credit of the principal balance after 48 consecutive on-time payments
Student Loan Xpress Inc. 633 Spirit Drive Chesterfield, MO 63005-1243 (866) 759-7737	833890	MOHELA	Yes, to MOHELA	2% interest rate reduction	Interest rate reduction begins at repayment	No
AMS Education Loan Trust P.O. Box 4862 Frankfort, KY 40604-4862 (800) 564-6068	833079	ACS	No	¼ percentage point	½ percentage point after 36 consecutive on-time payments	3% origination fee returned via PIA and 0% interest for the first year on unsubsidized loans
Royal Federal Credit Union P.O. Box 4848 Frankfort, KY 40604-4848 (800) 564-6068	832330	Southwest Student Services Corporation	Yes, to Southwest Student Services Corporation	¼ percentage point	1% at time of repayment	No
FELMAC P.O. Box 4867 Frankfort, KY 40604-4867 (800) 564-6068	831245	Southwest Student Services Corporation	No	¼ percentage point	1% at time of repayment	No
Bank of America P.O. Box 31549 Knoxville, TN 37930 (800) 337-6884	811735	edamerica	Yes, to edamerica	¼ percentage point	2% after 48 consecutive on-time payments	No
Union Planters National Bank P.O. Box 4125 Frankfort, KY 40604-4125 (800) 564-6068	810698	edfinancial Services	Yes, to edamerica	¼ percentage point interest rate reduction when using auto-debit	2% interest rate reduction after 48 consecutive on-time payments using auto-debit	No

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NellieMae P.O. Box 4881 Frankfort, KY 40604-4881 (800) 564-6068	829076	SallieMae Servicing	Yes	No	3.3% check or credit on original principal after 33 on-time payments	No
Education Services Foundation (ESF) P.O. Box 55909 Jackson, MS 39296 (877) 349-4347	833575	Education Services Foundation	Yes, to Mississippi Higher Education Assistance Corp.	MS residents receive 2% Non-MS receive ¼% point	Non-MS residents receive 2% after 48 consecutive on-time payments	1% origination fee
The Peoples Bank and Trust Co. P.O. Box 55909 Jackson, MS 39296-55909 (877) 349-4347	806723	Education Services Foundation	Yes, to Mississippi Higher Education Assistance Corp.	MS residents receive 2% Non-MS receive ¼% point	Non-MS residents receive 2% after 48 consecutive on-time payments	No
Whitney Bank P.O. Box 4887 Frankfort, KY 40604-4887 (800) 564-6068	805148	Sallie Mae Servicing	Yes, to Sallie Mae	No	No	3.3% rebate or credit after 33 consecutive on-time payments and an automated loan account
Surety Loan Funding P.O. Box 4864 Frankfort, KY 40604-4864 (800) 564-6068	833548	Student Loan Finance Corp.	No, unless requested by borrower	¼ percentage point	No	No
Collegiate Funding Services P.O. Box 4894 Frankfort, KY 40604-4894 (800) 564-6068	834091	MOHELA	Yes, to MOHELA	2% interest rate reduction	Interest rate reduction begins at repayment when payments are automatically withdrawn	No
College Board/College Credit P.O. Box 4884 Frankfort, KY 40604-4884 (800) 564-6068	830310	Sallie Mae Servicing	Yes, to Sallie Mae	No	No	3.3% rebate or credit after 33 consecutive on-time payments and an automated loan account
Wells Fargo Bank P.O. Box 4898 Frankfort, KY 40604-4898 (800) 564-6068	807176	Wells Fargo/EFS	No	¼ percentage point	No	4.6% reduction after 36 on-time payments
SunTrust P.O. Box 53377 Jacksonville, FL 32201 (800) 228-5931	824135	Nelnet	No	¼ percentage interest rate reduction with electronic payments from personal account	1% interest credit	3.33% principal reduction after 30 on-time payments when using electronic payments
Educaid/Wachovia 1699 Coral Way 4th Floor Miami, FL 33145 (800) 338-2243	830005	AES	No	No	Triple payback on consecutive on-time payments with automatic debit. 24 months 1% on original loan amount.	30 months 1% on original loan amount; 36 months 1.5% on original loan amount (3.5% cash rebate or 4.49% savings if applied to balance)
The Student Loan People P.O. Box 4250 Frankfort, KY 40604-4250 (800) 564-6068	826688	The Student Loan People	No	¼ percentage point	3.5% principal credit after the first 30 consecutive on-time payments made on loans made on or after 5/1/04.	Kentucky residents receive an automatic 3% principal credit at repayment on loans made on or after 5/1/04. Non-Kentucky residents receive an automatic 1% principal credit at repayment on loans made on or after 5/1/04.

•Lender information, including lender incentives, is subject to change without notice. Information provided is effective for the 2004/2005 academic year. Contact your lender for more information.