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**VIA FACSIMILE  
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August 9, 2002

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OFFICE OF THE SECRETARY

AUG 9 2002

Mr. Jonathan G. Katz  
Secretary  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, DC 20549

Re: Securities and Exchange Commission Order No. 4-460  
Statement Under Oath

Dear Mr. Katz:

Pursuant to Securities and Exchange Commission Order No. 4-460, enclosed for filing please find the Statement Under Oath of Thomas S. Johnson, Chairman and Chief Executive Officer of GreenPoint Financial Corp., as principal executive officer within the meaning of the Order.

The Form 10-Q of GreenPoint Financial Corp. for the period ended June 30, 2002 was filed with the Commission today.

Please date stamp and return the enclosed copy of this letter in the envelope provided.

Sincerely,

Enclosure

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**Statement Under Oath of Principal Executive Officer and Principal Financial Officer  
Regarding Facts and Circumstances Relating to Exchange Act Filings**

I, Thomas S. Johnson, Chairman and Chief Executive Officer of GreenPoint Financial Corp., state and attest that:

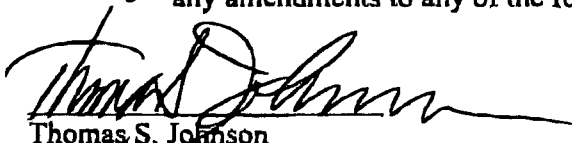
(1) To the best of my knowledge, based upon a review of the covered reports of GreenPoint Financial Corp., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Audit Committee of the GreenPoint Financial Corp. Board of Directors.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- GreenPoint Financial Corp.'s Annual Report on Form 10-K for the fiscal year ended December 31, 2001 filed with the Commission on March 29, 2002;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of GreenPoint Financial Corp. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.



Thomas S. Johnson  
Chairman and  
Chief Executive Officer  
GreenPoint Financial Corp.

August 9, 2002

Subscribed and sworn to  
before me this 9th day of  
August 2002.

  
Notary Public

My Commission Expires:

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AUG 9 2002

**ANDY OCCHINO**  
Notary Public, State of New York  
No. 4571107  
Qualified in Nassau County  
Commission Expires 8/18/2002