



0332

OMB Number: 3235-0569  
Expires: January 31, 2003

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

I, Jeffrey R. Leeds, Executive Vice President and Chief Financial 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.

  
\_\_\_\_\_  
Jeffrey R. Leeds  
Executive Vice President and  
Chief Financial Officer  
GreenPoint Financial Corp.

August 9, 2002

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

  
\_\_\_\_\_  
Notary Public

My Commission Expires:

**ANDY OCCHINO**  
Notary Public, State of New York  
No. 4871107  
Qualified in Nassau County  
Commission Expires 8/18/13 *2007*

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AUG 9 2002