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**How A Greenpoint "No-Doc " mortgage can get you into a house!**

So you want to get a mortgage on that house you're dying for. But you don't have a stellar credit record, or maybe you've got no credit record at all. Or do you belong to one of the following four groups?

1) Are you self-employed?

2) Are you foreign-born?

3) Are you divorced?

4) Are you recently unemployed?

Chances are, most conventional credit lenders won't be willing to finance your dream. If so, you might be having a heck of a time getting a mortgage. But don't worry! GreenPoint Mortgage has an answer: a NoDoc (no-documentation) mortgage.

What's that? Simply put, if you give us a 25% downpayment on an owner-occupied property, we won't ask for any proof of income, assets, or employment, or any IRS forms. Other lenders demand income verification, or only offer you a loan based on assets, or require additional information.

Not us! We guarantee there will never be an employment, asset, or income issue that can't be solved with True NoDoc. We don't verify if you have a job. As long as you deliver a 25% downpayment and your new home is examined by our professional appraisers to ascertain its value, we're happy. (And unlike other lenders, we don't mind if your downpayment comes from an outside source, such as a gift from a friend or a family member.)

We're the expert in No Doc loans. Established in 1868 as a small neighborhood bank in Brooklyn, GreenPoint has expanded until it has become the unquestioned national leader in "No Doc" mortgages. In 1997 our mortgage originations totaled $2.9 billion. A recent New York State Banking Department survey praised GreenPoint for performing a valuable community service by offering credit to an entire underserved segment of the general public who might otherwise never attain the American dream of owning a house.

And if you don't have that 25% downpayment yet? Then start saving! (Or if you're able to obtain a gift to achieve the 25% downpayment, that's great also.) But you know that if even you've been having a problem getting a mortgage, there's a NoDoc loan waiting for you at GreenPoint. As our advertising slogan says, GreenPoint's True NoDoc is the easiest way to a done deal!

Maybe you feel you might be unable to obtain mortgage financing because of events in your life or a change in jobs.

It's okay if you don’t have a stellar credit record. We'll review your credit, but we extend financing to people with no credit or less than stellar credit.

GreenPoint Mortgage has been making NoDoc loans in New York for over fifty years.