**Email for GreenPoint Mortgage Servicing FAQ**

Everything you wanted to know about GreenPoint's Mortgage Servicing (but were afraid to ask) is now available both on the Internet and GreenPoint's Intranet (PointNet)!

Now, for the first time, we're carrying--both on our Intranet and our Internet Websites--the most Frequently Asked Questions (FAQ) that are asked of our Mortgage Servicing personnel in Columbus. (On the Net we're calling it "Mortgage Customer Frequently Asked Questions (FAQ)," to avoid confusing our customers with terms like, "Mortgage Servicing.")

Our FAQ lists complete addresses and phone and fax numbers for our various Servicing offices and gives the toll-free number for our automated Info Line, as well as when our Customer Service Representatives are available.

Our FAQ answers questions about where to get information concerning:

• general inquiries

• making a payment

• our overnight mail addresses

• insurance renewals

• homeowners insurance

• tax bills

• written inquiries

• paying by phone

• payoff quotes

• changing insurance companies

• our Easy Pay automatic check-drafting service

• escrow refunds

• late charge fees

• 1098 Interest Statements.

So now, if a customer has one of these standard questions, they can be directed to our Website and quickly find answers. This will free up our Customer Service Representatives, enabling them to assist a much greater number of customers with more detailed questions.

Soon, certain borrower status information will be available, on a secured basis. Customers will be able to access their loan balances, check their escrow balances. and see that their payments have been credited to their mortgage loan account.

It's easy to access the new Mortgage Customer FAQ. On the Intranet, just go to [x}, click on [xy], and go into [xyz]. On the Internet, just go to [x}, click on [xy], and go into [xyz]; the URL is xxxxxxxx. [here will be detailed instructions on to how to access the site]

Please familiarize yourself with this Website, in case you need to assist customers who call with mortgage servicing questions, so you can let them know how to access our FAQ.

This new Website marks a great interactive leap forward for GreenPoint's Mortgage Servicing and displays once again GreenPoint's commitment to providing superior customer service! In times to come, it will serve as a very useful, convenient, time-saving tool, one that can be changed easily as circumstances require.