



Facsimile Cover Sheet

Date 14 September 2006
Company: CPB
ATTN: Security Breach Notification
Phone: _____
Fax: 518.474.2474
From: Denise Cushing
Company: GreenPoint Mortgage Funding, Inc.
Phone: 415.878.5292 / 800.462.2700
Fax: 415.878.3593
Pages incl. cover: 7

RE: Reporting Form.

Attached please find a completed Reporting Form and a copy of the form of notice. If you require additional information, please do not hesitate to contact me at the above numbers.

Thank you.

Regards,

A handwritten signature in cursive script that reads "Denise Cushing".

Denise Cushing
Paralegal

CONFIDENTIALITY NOTE:

THE INFORMATION WHICH FOLLOWS AND IS TRANSMITTED HERewith IS PERSONALLY PRIVILEGED, TRADE SECRET AND/OR CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE VIEWING AND USE OF THE INDIVIDUAL RECIPIENT NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY REVIEW, USE, COMMUNICATION, DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE OR OVERNIGHT DELIVERY SERVICE AT OUR EXPENSE. THANK YOU.

Reporting Form
For Business, Individual or NY State Entity reporting a
“Breach of the Security of the System”
Pursuant to the Information Security Breach
and Notification Act (General Business Law§889-aa;
State Technology Law §208)

Name of Business, Individual or State Entity: GreenPoint Mortgage Funding, Inc.
Date of Discovery of Breach: August 17, 2006
Estimated Number of Affected Individuals: 44
Date of Notification to Affected Individuals: September 8, 2006
Manner of Notification: written notice
 electronic notice (email)
 telephone notice

Are you requesting substitute notice? Yes No (If yes, attach justification)

Content of Notification to Affected Individuals: Describe what happened in general terms and what kind of information was involved. Please attach copy of Notice.

Please see attached form of notice for description of security breach.

Name of Business or Individual Contact Person: Sachin Adarkar
Title: Deputy General Counsel
Telephone number: 415.878.5200
Email: sachin.adarkar@greenpoint.com

Dated: 14 September 2006
Submitted by: Denise Cushing
Title: Paralegal
Address: 100 Wood Hollow Drive, Novato, CA 94945
Email: denise.cushing@greenpoint.com
Telephone: 415.878.5292 Fax: 415.878.3593

PLEASE SUBMIT THIS FORM TO ALL THREE (3) STATE AGENCIES as follows:

Fax this form to:

CPB:

Security Breach Notification-
Fax: 518-474-2474

NYS Office of Cyber Security and Critical Infrastructure Coordination (CSCIC):

30 South Pearl St.
Floor P2
Albany, NY 12207
Fax: 518-474-9090

and also **Fax & Mail** this form to:

Attorney General:

Asst. Attorney General in Charge
Bureau of Consumer Frauds
120 Broadway - 3rd Floor
New York, NY 10271
Fax: 212-416-6003

100 Wood Hollow Drive
Novato, CA 94945
(800) 462-2700



September 8, 2006

«FirstName» «LastName»
«Address»
«City», «State» «Zip»

Dear «FirstName»:

I am writing to inform you about an incident that may have affected the privacy of some of your personal information. A vendor who provides payment processing for GreenPoint Mortgage Funding, Inc. recently informed us that several computer disks were stolen from the vendor's storage facility. We believe that some of the data on these disks may contain your personal information, *including your name, address, telephone number, social security number, signatures, loan account numbers, bank account information and copies of voided and cleared personal checks.*

Our main concern is the protection of your privacy and reducing the potential for identity theft. To help you monitor any potential misuse of your personal information, we have made arrangements with Equifax Personal Solutions to offer you **Credit Watch Gold™ with 3-in-1 Monitoring**, a credit monitoring service, **at no charge for one year.**

Credit Watch Gold™ will provide you with an early warning system for changes to your credit file and will help you understand the content of your credit file at the three credit reporting agencies. The key features and benefits of this service are as follows:

- o Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports;
- o Automatic notification of key changes to your credit files from any of the three agencies;
- o Wireless alerts and customizable alerts available;
- o Free 3-in-1 Credit Report;
- o Unlimited Equifax Credit Reports™;
- o \$20,000 in identity theft protection with \$0 deductible (certain limitations and exclusions may apply);
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, provide personalized identity theft victim assistance and help initiate an investigation of inaccurate information.

How to Enroll

Equifax has a simple internet-based verification and enrollment process. To begin, please visit: www.myservices.equifax.com/monitor_order

- o **Step 1 – Registration:** complete the form with your contact information (name, address, telephone number, Social Security Number, date of birth, and email address). The information is provided in a secured environment.
- o **Step 2 – Verify Your Identity:** Equifax will verify your identity by asking you up to two security questions.
- o **Step 3 – Order Summary:** During the check out process, provide the following promotional code: «**PromoCode**» in the "Enter Promotion Code" box (all caps, no spaces, include dash). This code eliminates the need to provide a credit card number for payment.
- o **Step 4 - Go to the Member Center:** Under "Product List" select Credit Watch Gold™ with 3-in-1 Monitoring to access the product features.

If you do not have access to the Internet, or wish for any other reason to enroll in Credit Watch by Mail with 3-in-1 Monitoring instead of the online service, please fill out the enclosed form and fax or mail it to the number/address listed on the form. You will also need the Promotional Code to enroll.

You must enroll by December 8, 2006 to take advantage of this offer.

In addition to offering you Credit Watch Gold™, we have added an additional security question that will be used to verify your identity if anyone calls our Customer Service Center requesting information regarding your account. To further minimize the threat of identity theft, we also suggest that you take the following actions:

- (i) Have Equifax place a fraud alert in its consumer report for you. A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report and requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your Equifax credit file, you may contact their automated fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and TransUnion, on your behalf. Please note that placing a fraud alert may limit your ability to obtain credit online or by telephone.
- (ii) Carefully review all of your account and billing statements as soon as you receive them and immediately report any questionable charges or transactions to the institution that sent the statement. You should continue to perform this careful review for at least the next 24 months.
- (iii) Periodically obtain and review your credit reports from each of the three major credit reporting agencies, and have the agencies delete any information that appears in any of the reports relating to a fraudulent transaction. You are entitled to obtain a free credit report from each of the agencies every twelve months. You can order the reports by visiting www.annualcreditreport.com, by calling 1-877-322-8228, or completing the Annual Credit Report Request Form found at www.annualcreditreport.com and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

(iv) Report any incidents of suspected identity theft to the Federal Trade Commission. You can contact the FTC at 877-IDTHEFT (877-438-4338), or on the web at www.consumer.gov/idtheft.

Let me assure you that GreenPoint Mortgage places the highest value on maintaining the confidentiality of your personal information. We go to great lengths to ensure that our paper and electronic data files are secure. While we regret to inform you about this situation, we want to assure you that we are taking all appropriate steps to ensure the security of our systems. Our goal is to do everything possible to prevent something like this from happening again.

We are truly sorry and apologize for any inconvenience or apprehension this incident may cause you. If you have any questions or concerns, please do not hesitate to call our Customer Service Center at 1-866-433-2009 between the hours of 8:30am to 6:00pm, Eastern Time, Monday through Friday.

Sincerely,

Becky Poisson
Executive Vice President
Technology and Servicing

P.S. This letter has references to viewing websites. If you do not have a computer connected to the Internet at home, or have trouble locating the sites referenced for any other reason, please feel free to contact our Customer Service Center and we will be happy to mail you copies of the materials from those sites.



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EQUIFAX CREDIT WATCH™ with 3-in-1 MONITORING ENROLLMENT INSTRUCTIONS

Paper enrollment via U.S. Mail

Complete the information shown below and mail or fax to receive your Equifax Credit Watch™ with 3-in-1 Monitoring.

YES, I would like my complimentary Equifax Credit Watch™ with 3-in-1 Monitoring subscription.

Name (First, Middle Initial, Last)

Address (House #, Street Name)

City

State

Zip Code

Date of Birth (MM/DD/YYYY)

Gender (M/F)

Daytime Phone Number

□□□□ — □□ — □□□□

Social Security Number (required to obtain a credit file)

«PromoCode»

Promotional Code (MUST FILL IN NUMBERS)

Fair Credit Reporting Act

I authorize Equifax Consumer Services, Inc. ("Equifax") to obtain my credit report and monitor my credit file at one or more consumer reporting agencies, as necessary for me to receive Equifax Credit Watch™ (the "Service"). I understand that Equifax cannot accept authorization from any person other than the individual joining the service and confirm that I am at least 18 years of age and I am requesting my own personal information. I understand that there will be additional terms and conditions included in the Service materials that I will receive, including without limitation additional provisions regarding cancellation rights, and limitations on Equifax's liability, and I will be bound by those terms and conditions unless I immediately cancel the Service upon receipt of the complete terms and conditions.

Signature (Required)

Date

E-Mail Address (Optional)

Please return this form by either fax or mail:

FAX: 1-800-437-4675 (toll-free)

MAIL: Equifax Consumer Services
P.O. Box 105496
Atlanta, GA 30348