

GREENPOINT FINANCIAL CORP  
Form 8-K  
April 20, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 OR 15 (d) of The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) April 20, 2004

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**GreenPoint Financial Corp.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-14320**  
(Commission File Number)

**06-1379001**  
(IRS Employer  
Identification No.)

**90 Park Avenue, New York, New York 10016**

(Address of principal executive offices) (Zip Code)

**Registrant's telephone number, including area code(212) 834-1000**

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**Item 7. Financial Statements and Exhibits.**

(a) Financial statements of businesses acquired.

- Not Applicable

(b) Pro forma financial information.

- Not Applicable

(c) Exhibits.

99.1 GreenPoint Financial Corp. press release dated April 20, 2004.

**Item 12. Results of Operations and Financial Condition.**

On April 20, 2004, GreenPoint Financial Corp., a Delaware corporation (the Company), issued a press release announcing first quarter results for the period ended March 31, 2004. A copy of the Company's press release is attached as Exhibit 99.1 hereto and is hereby incorporated herein by reference.

The information in the preceding paragraph, as well as Exhibit 99.1 referenced therein, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: April 20, 2004

GREENPOINT FINANCIAL CORP.

By:           /s/ Howard C. Bluver          

Name: Howard C. Bluver  
Title: Executive Vice President,  
General Counsel and Secretary

EXHIBIT INDEX

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