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Countrywide®

SUSAN E. BOW
EXECUTIVE VICE PRESIDENT AND
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August 13, 2002

By Overnight Delivery and Telecopy

RECEIVED
OFFICE OF THE SECRETARY

AUG 14 2002

Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549-0609

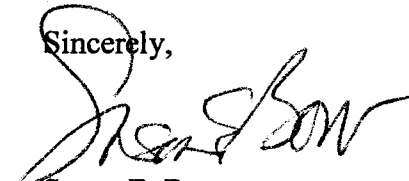
RE: Countrywide Credit Industries, Inc. (the "Company")

Dear Mr. Katz:

On behalf of Angelo R. Mozilo, Chairman, President and Chief Executive Officer of the Company and Thomas Keith McLaughlin, Senior Managing Director and Chief Financial Officer of the Company, I have enclosed the Officer's Certificates required by Securities and Exchange Commission Order Number 4-460.

Please contact me if you have any questions regarding the enclosed.

Sincerely,



Susan E. Bow

SEB/ll
Enclosures

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

I, Thomas Keith McLaughlin, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Countrywide Credit Industries, Inc., and, except as corrected or supplemented in a subsequent covered report:

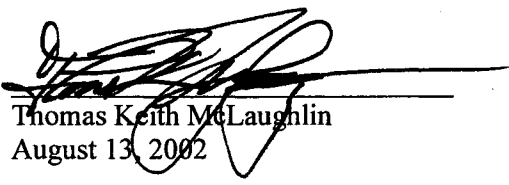
- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make 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 Company's audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Report of Countrywide Credit Industries, Inc. on Form 10-K for the ten-month period ended December 31, 2001;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Countrywide Credit Industries, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

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AUG 14 2002


Thomas Keith McLaughlin
August 13, 2002

State of California
County of Orange

Subscribed and sworn to before me this
13th day of August 2002.


Tiffany Ann Imel

My Commission Expires: May 6, 2005

