

ESOP VOTING INSTRUCTION FORM

HOME CAPITAL GROUP INC.

\_\_\_\_\_  
PROXY  
\_\_\_\_\_

FOR USE AT THE ANNUAL MEETING OF SHAREHOLDERS  
MAY 11, 2005

The undersigned shareholder of HOME CAPITAL GROUP INC. (the "Corporation") hereby appoints William A. Dimma, Chairman of the Board of the Corporation, or failing him, Gerald M. Soloway, President and Chief Executive Officer of the Corporation, OR INSTEAD OF EITHER OF THE FOREGOING, \_\_\_\_\_ as the nominee of the undersigned to attend and act for and on behalf of the undersigned at the annual meeting of the shareholders of the Corporation to be held on the 11th day of May, 2005, and at any adjournment or adjournments thereof, to the same extent and with the same power as if the undersigned was personally present at the said meeting or such adjournment or adjournments thereof and, without limiting the generality of the power hereby conferred, the nominees designated above are specifically directed:

1. In the election of directors of the Corporation (mark only one box):

VOTE FOR ALL NOMINEES

OR

WITHHOLD FROM VOTING FOR ALL NOMINEES

OR

VOTE FOR ALL NOMINEES EXCEPT THOSE NOTED BELOW

---

IF WITHHOLDING ON INDIVIDUAL NOMINEE(S), INDICATE THE NOMINEE(S) NUMBER(S) ON THE LINE ABOVE

NOMINEES: 1 - NORMAN F. ANGUS; 2 - THE HON. WILLIAM G. DAVIS; 3 - WILLIAM A. DIMMA; 4 - JANET L. ECKER;  
5 - HARVEY F. KOLODNY; 6 - JOHN M. E. MARSH; 7 - ROBERT A. MITCHELL; 8 - GERALD M. SOLOWAY

2. In the appointment of Ernst & Young LLP as auditors and the authorization of the directors to fix the remuneration of the auditors (mark only one box):

VOTE FOR

OR

WITHHOLD FROM VOTING

If any amendments or variations to the matters referred to or to any other matters identified in the notice of meeting are proposed at the meeting or any adjournment or adjournments thereof or if any other matters which are not now known to Management should properly come before the meeting or any adjournment or adjournments thereof, this proxy confers discretionary authority on the person voting the proxy to vote on such amendments or variations or such other matters in accordance with the best judgment of such person.

**This Proxy is solicited by the Management of the Corporation. A shareholder has the right to appoint a person to represent him/her and to attend and act for him/her on his/her behalf at the meeting other than the nominees designated above, and may exercise such right by inserting the name of his/her nominee in the blank space provided above for that purpose.**

DATED the \_\_\_\_\_ day of \_\_\_\_\_, 2005.

\_\_\_\_\_  
Signature of Shareholder

\_\_\_\_\_  
Name of Shareholder  
(Please Print)

NOTES:

1. This proxy form must be signed and dated by the shareholder or his attorney authorized in writing or, if the shareholder is a corporation, under its seal or by any officer or attorney thereof duly authorized. If the proxy form is not dated in the space provided, it is deemed to bear the date on which it was mailed by the Management of the Corporation.
2. **In the event no specification has been made with respect to voting or withholding from voting in the election of directors, the appointment of auditors and the authorization of the directors to fix the remuneration of the auditors, the proxy nominees are instructed to, and shall, vote the shares represented by this proxy for the election of directors, the appointment of auditors and the authorization of the directors to fix the remuneration of auditors.**