



**HomeStreet Bank**

December 8, 2005

Re: Letter of Recommendation

To Whom It May Concern:

HomeStreet Business Banking has utilized the services of Jay Miller to generate sales leads for the past 18 months.

While HomeStreet has been in business since 1921, we have only been a "full service" commercial bank for the past 5 years. As a result, we do not enjoy broad name recognition for business lending in the markets we serve. Jay has worked very diligently to develop a clear understanding of our overall philosophy and target market, and has tailored his approach to provide us with the greatest benefit.

With Jay's assistance we have identified and "gotten in the door" with a significant number of viable prospects. While not all have been success stories, we have booked a number of large loans (in excess of \$1 million) as a result.

Jay has been very effective at opening doors for HomeStreet Bank. He uses good judgment in selecting prospects, and presents himself in a very professional and thoughtful manner. In fact, we have actually had prospects ask to meet Jay, because he was so pleasant on the phone! He has a rare gift for breaking through barriers, using a quiet, but positive approach.

HomeStreet is a very satisfied client, and will continue to use Jay's services.

Sincerely,

Kathleen A. Kanealii  
SVP & Business Banking Director  
HomeStreet Bank  
206-389-4459