

**Security Class****Holder Account Number**-----  
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## Form of Proxy - Annual and Special Meeting of Shareholders to be held on May 13, 2009

### This Form of Proxy is solicited by and on behalf of Management.

#### Notes to proxy

1. **Every shareholder has the right to appoint some other person or company of their choice, who need not be a shareholder, to attend and act on their behalf at the meeting. If you wish to appoint a person or company other than the persons whose names are printed herein, please insert the name of your chosen proxyholder in the space provided (see reverse).**
2. If the securities are registered in the name of more than one owner (for example, joint ownership, trustees, executors, etc.), then all those registered should sign this proxy. If you are voting on behalf of a corporation or another individual you may be required to provide documentation evidencing your power to sign this proxy with signing capacity stated.
3. This proxy should be signed in the exact manner as the name appears on the proxy.
4. If this proxy is not dated, it will be deemed to bear the date on which it is mailed by Management to the shareholder.
5. **The securities represented by this proxy will be voted as directed by the shareholder, however, if such a direction is not made in respect of any matter, this proxy will be voted as recommended by Management.**
6. The securities represented by this proxy will be voted or withheld from voting, in accordance with the instructions of the shareholder, on any ballot that may be called for and, if the shareholder has specified a choice with respect to any matter to be acted on, the securities will be voted accordingly.
7. This proxy confers discretionary authority in respect of amendments to matters identified in the Notice of Meeting or other matters that may properly come before the meeting.
8. This proxy should be read in conjunction with the accompanying documentation provided by Management.

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**Proxies submitted must be received by 5:00 p.m., Toronto time on Monday, May 11, 2009.**



### Appointment of Proxyholder

I/We being shareholder(s) of Home Capital Group Inc. hereby appoint: Norman F. Angus, Chair of the Board, or failing him Gerald M. Soloway, Chief Executive Officer,

OR

Print the name of the person you are appointing if this person is someone other than the Management Nominees listed herein.

as my/our proxyholder with full power of substitution and to vote in accordance with the following direction (or if no directions have been given, as the proxyholder sees fit) and all other matters that may properly come before the Annual and Special Meeting of Home Capital Group Inc. to be held at the Design Exchange, Trading Floor, Second Floor, 234 Bay Street, Toronto, Ontario on May 13, 2009 at 11:00 a.m. and at any adjournment thereof.

VOTING RECOMMENDATIONS ARE INDICATED BY **HIGHLIGHTED TEXT** OVER THE BOXES.

#### 1. Election of Directors

|                       | <b>For</b>               | <b>Withhold</b>          |                        | <b>For</b>               | <b>Withhold</b>          |                               | <b>For</b>               | <b>Withhold</b>          |
|-----------------------|--------------------------|--------------------------|------------------------|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| 01. Norman F. Angus   | <input type="checkbox"/> | <input type="checkbox"/> | 02. Micheline Bouchard | <input type="checkbox"/> | <input type="checkbox"/> | 03. The Hon. William G. Davis | <input type="checkbox"/> | <input type="checkbox"/> |
| 04. John M. Marsh     | <input type="checkbox"/> | <input type="checkbox"/> | 05. Robert A. Mitchell | <input type="checkbox"/> | <input type="checkbox"/> | 06. Kevin P.D. Smith          | <input type="checkbox"/> | <input type="checkbox"/> |
| 07. Gerald M. Soloway | <input type="checkbox"/> | <input type="checkbox"/> | 08. Bonita Then        | <input type="checkbox"/> | <input type="checkbox"/> |                               |                          |                          |

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**For**      **Withhold**

#### 2. Appointment of Auditors

Appointment of Ernst & Young LLP as Auditor of the Corporation for the ensuing year and authorizing the Directors to fix the remuneration of the Auditor.

      

**For**      **Against**

      

#### 3. Special Resolution

To consider and, if deemed advisable, adopt a resolution (the full text of which is reproduced as Schedule C in the Management Information Circular) to confirm the adoption and ratify the Shareholder Rights Plan adopted by the Board of Directors of the Corporation on March 11, 2009.

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#### Authorized Signature(s) - This section must be completed for your instructions to be executed.

I/We authorize you to act in accordance with my/our instructions set out above. I/We hereby revoke any proxy previously given with respect to the Meeting. If no voting instructions are indicated above, this Proxy will be voted as recommended by Management.

Signature(s)

Date

DD / MM / YY

**Interim Financial Statements** - Mark this box if you would like to receive interim financial statements and accompanying Management's Discussion and Analysis by mail.

**Annual Report** - Mark this box if you would like to receive the Annual Report and accompanying Management's Discussion and Analysis by mail.

If you are not mailing back your proxy, you may register online to receive the above financial report(s) by mail at [www.computershare.com/maillinglist](http://www.computershare.com/maillinglist).



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