



Davis Wright Tremaine LLP

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April 26, 2005

2520052092857

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Top Hat Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C., 20210

Re: HomeStreet, Inc. Executive Deferred Compensation Plan
HomeStreet, Inc. Directors' Deferred Compensation Plan

To Whom It May Concern:

Pursuant to ERISA Labor Regulation § 2520.104-23, this letter serves as a notice to the Department of Labor that HomeStreet, Inc., HomeStreet Bank, and HomeStreet Capital Corporation (all of which are referred to hereinafter as the "Employer") sponsors employee benefit plans for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Benefits from the plans are either: (a) paid from the general assets of the Employer and/or from a grantor trust established by the Employer which conforms to the model trust in IRS Rev. Proc. 92-64, or (b) provided exclusively through insurance contracts or funded with premiums paid by the Employer directly from its general assets.

Employer and Plan Information

Employer Name:	HomeStreet Bank
EIN:	91-0186600
Name of Plans:	1. HomeStreet, Inc. Executive Deferred Compensation Plan 2. HomeStreet, Inc. Directors' Deferred Compensation Plan

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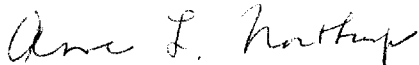
Address: 2000 Two Union Square
601 Union Street
Seattle, Washington 98101-2326

The Employer sponsors these two (2) top hat plans, the first of which has eight (8) participants, and the second of which has two (2) participants.

If you have any questions about this information, please call me.

Very truly yours,

DAVIS WRIGHT TREMAINE LLP



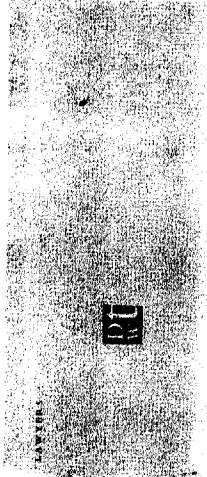
Anne L. Northrup

ALN:jm

cc: Pam Taylor



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