

**HOME LOAN FINANCIAL CORPORATION**  
**401 Main Street**  
**Coshocton, OH 43812-1580**

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION**  
**ANNOUNCES DIVIDEND OF \$0.20 PER SHARE**

COSHOCTON, OHIO, April 12, 2006 – The Board of Directors of Home Loan Financial Corporation (OTCBB: HLFN) has declared a cash dividend in the amount of \$0.20 per common share, according to Robert C. Hamilton, CEO and Chairman of the Board. The dividend is payable May 12, 2006, to shareholders of record as of April 28, 2006.

Home Loan Financial Corporation is the holding company for The Home Loan Savings Bank. The Home Loan Savings Bank has two offices located in Coshocton, Ohio, a branch in West Lafayette, Ohio and a branch in Mt. Vernon, Ohio.