



Heritage Capital Credit Corporation Provides BCLOC Program Update

Wilmington, DE – February 12, 2008 - Heritage Capital Credit Corporation (OTC PK: HCPC) plans to provide weekly updates on the status of the BCLOC Program on the website: www.independentcapitalcreditcorp.com. The information will include new financings that enter the pipeline and progress reports on a weekly basis, beginning February 15, 2008.

Currently, the Company is arranging financing for six separate applicants who are expected to submit business plans that include revenue producing projects such as office buildings, apartment buildings and hotels. Financing for each project will include an independent third party lender's involvement. The financing is expected to ultimately roll into the BCLOC program.

About Heritage Capital Credit Corporation

The Heritage business model, which is implemented through its subsidiary, Independent Capital Credit Corporation, is to arrange financing for commercial revenue producing assets. To date, none of the funding arrangements have closed. For more information, visit the website: www.heritagecapitalcreditcorp.com.

Safe Harbor

The Private Securities Litigation Reform Act of 1995 provides a safe harbor for forward-looking information made on the company's behalf. All statements, other than statements of historical facts which address the company's expectations of sources of capital or which express the company's expectation for the future with respect to financial performance or operating strategies, can be identified as forward-looking statements. Such statements made by the company are based on knowledge of the environment in which it operates, but because of the factors previously listed, as well as other factors beyond the control of the company, which include the ability of the company to implement its business plans, actual results may differ materially from the expectations expressed in the forward-looking statements.

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